

Table I.A.1(1997) Number of private-sector establishments by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6, 135, 778	3, 750, 584	774, 556	480, 377	390, 600	739, 661	4, 798, 696	1, 337, 083
Industry group								
Agric., fish., forest.	282, 834	248, 266	23, 929	6, 003	3, 529	1, 107 *	275, 668	7, 166
Mining	35, 520	22, 237	6, 519	4, 373 *	381 *	2, 009 *	32, 657	2, 863 *
Construction	544, 412	416, 845	81, 962	35, 826	6, 239	3, 540	523, 202	21, 210
Manufacturing	375, 980	163, 286	72, 437	61, 328	35, 401	43, 528	272, 589	103, 391
Transp., commu., util.	257, 200	128, 327	31, 358	19, 009	17, 906	60, 599	169, 857	87, 343
Wholesale trade	440, 172	244, 267	61, 467	48, 047	28, 836	57, 554	329, 006	111, 166
Retail trade	1, 378, 006	654, 134	185, 221	121, 630	117, 653	299, 368	912, 382	465, 624
Fin., ins., real est.	615, 441	340, 970	41, 253	35, 072	53, 849	144, 297	395, 840	219, 601
Services	2, 172, 460	1, 498, 520	270, 386	149, 089	126, 805	127, 659	1, 853, 740	318, 719
Unknown	33, 755	33, 732	23 *	0	0	0	33, 755	0
Ownership								
For profit, incorporated	3, 847, 551	1, 966, 310	589, 356	372, 055	275, 813	644, 018	2, 770, 834	1, 076, 718
For profit, unincorporated	1, 567, 238	1, 370, 601	108, 353	39, 676	21, 895	26, 713	1, 503, 989	63, 249
Nonprofit	500, 573	284, 981	70, 214	60, 683	65, 575	19, 120	385, 329	115, 244
Unknown	220, 416	128, 693	6, 634	7, 962	27, 318	49, 810	138, 544	81, 873
Age of firm								
Less than 5 years	1, 651, 911	1, 410, 425	159, 216	63, 569	12, 121	6, 581	1, 615, 237	36, 675
5-9 years	1, 006, 803	773, 231	148, 918	59, 622	16, 150	8, 884	961, 624	45, 179
10-19 years	1, 190, 170	823, 991	194, 222	105, 989	32, 245	33, 723	1, 084, 122	106, 049
20 or more years	1, 482, 178	653, 231	222, 333	172, 615	137, 154	296, 845	963, 722	518, 456
Unknown	804, 715	89, 707	49, 867	78, 583	192, 931	393, 627	173, 990	630, 724
Multi/single status								
2 or more locations	1, 392, 457	41, 549	85, 981	186, 893	339, 832	738, 202	198, 455	1, 194, 002
1 location only	4, 743, 321	3, 709, 036	688, 576	293, 484	50, 768	1, 458	4, 600, 241	143, 080
Percent full-time employees								
Less than 25%	771, 972	599, 115	79, 685	39, 877	28, 137	25, 158	704, 095	67, 877
25-49%	455, 324	229, 629	61, 440	43, 874	33, 821	86, 560	319, 278	136, 046
50-74%	896, 833	580, 396	121, 914	64, 271	53, 642	76, 610	737, 052	159, 781
75% or more	4, 009, 629	2, 339, 424	511, 516	332, 356	275, 000	551, 333	3, 036, 250	973, 379
Unknown	2, 021 *	2, 021 *	0	0	0	0	2, 021 *	0
Union presence								
No union employees	5, 475, 526	3, 463, 851	715, 233	434, 673	341, 749	520, 020	4, 426, 664	1, 048, 862
Has union employees	240, 172	60, 962	28, 572	23, 154	28, 289	99, 194	101, 952	138, 220
Unknown	420, 080	225, 771	30, 752	22, 549	20, 561	120, 447	270, 080	150, 000
Percent low-wage employees								
50% or more low wage	1, 054, 056	703, 837	129, 019	73, 860	75, 018	72, 322	874, 361	179, 695
Less than 50% low wage	4, 181, 032	2, 715, 638	597, 519	371, 398	240, 875	255, 600	3, 524, 205	656, 827
Unknown	900, 690	331, 108	48, 018	35, 118	74, 707	411, 738	400, 129	500, 561

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Totals may not sum exactly because of rounding.

*Figure does not meet standard of reliability or precision.

Table I.A.1(1997) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,167	21,660	13,325	12,068	9,642	16,190	20,496	17,575
Industry group								
Agric., fish., forest.	8,859	7,719	3,367	478	558	606 *	8,546	911
Mining	5,076	4,348	1,653	860 *	229 *	543 *	5,177	585 *
Construction	11,172	9,657	2,768	3,487	1,085	1,004	11,384	2,080
Manufacturing	6,194	6,148	3,973	2,723	3,024	2,905	7,595	4,647
Transp., commu., util.	8,767	6,383	2,710	1,172	2,266	4,121	6,874	4,839
Wholesale trade	13,182	10,618	4,584	5,976	3,987	3,415	10,059	8,600
Retail trade	9,028	12,214	4,851	3,120	5,499	8,336	12,442	6,593
Fin., ins., real est.	15,927	8,561	3,940	3,732	2,862	14,602	7,576	14,815
Services	25,699	24,828	6,963	6,557	6,225	4,955	27,424	9,583
Unknown	3,285	3,291	23 *	0	0	0	3,285	0
Ownership								
For profit, incorporated	22,742	20,839	11,632	8,771	7,075	16,531	18,974	19,690
For profit, unincorporated	15,776	14,528	6,773	2,979	1,806	3,229	16,671	3,822
Nonprofit	15,451	12,367	3,577	4,743	3,531	1,351	12,609	5,297
Unknown	8,972	5,672	1,255	2,143	4,292	3,034	4,946	6,369
Age of firm								
Less than 5 years	12,787	11,012	5,379	3,671	1,763	1,580	13,543	2,784
5-9 years	17,081	15,431	8,680	3,580	1,679	1,243	16,179	2,527
10-19 years	18,824	13,446	9,758	3,477	4,105	2,369	20,312	4,582
20 or more years	25,964	10,767	7,279	5,792	5,512	17,051	13,096	16,659
Unknown	15,444	3,795	3,191	6,582	8,586	9,262	6,515	13,680
Multi/single status								
2 or more locations	16,470	2,840	3,952	8,694	9,272	16,174	5,369	16,183
1 location only	23,520	22,375	11,813	7,460	2,479	131	22,528	4,163
Percent full-time employees								
Less than 25%	16,093	14,684	5,227	3,451	2,816	3,476	16,704	5,781
25-49%	12,101	10,433	3,557	2,369	3,211	3,770	12,105	3,851
50-74%	16,450	8,407	7,528	3,229	1,901	4,959	15,022	5,501
75% or more	23,998	24,890	11,589	8,793	8,807	15,852	20,030	12,738
Unknown	2,021 *	2,021 *	0	0	0	0	2,021 *	0
Union presence								
No union employees	23,579	24,416	13,110	12,705	7,648	12,137	22,939	12,909
Has union employees	15,122	6,592	2,080	1,951	4,062	8,102	6,715	10,061
Unknown	8,725	5,709	1,678	2,843	1,623	9,698	6,633	11,017
Percent low-wage employees								
50% or more low wage	8,242	10,840	4,661	3,659	4,542	4,634	10,854	6,107
Less than 50% low wage	24,865	23,497	8,547	8,555	8,001	15,886	21,718	10,974
Unknown	16,386	7,715	3,787	3,257	3,063	9,013	10,384	9,551

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.1.a(1997) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6, 135, 778	61. 1%	12. 6%	7. 8%	6. 4%	12. 1%	78. 2%	21. 8%
Industry group								
Agric., fish., forest.	282, 834	87. 8%	8. 5%	2. 1%	1. 2%	0. 4%	97. 5%	2. 5%
Mining	35, 520	62. 6%	18. 4%	12. 3%	1. 1%	5. 7%	91. 9%	8. 1%
Construction	544, 412	76. 6%	15. 1%	6. 6%	1. 1%	0. 7%	96. 1%	3. 9%
Manufacturing	375, 980	43. 4%	19. 3%	16. 3%	9. 4%	11. 6%	72. 5%	27. 5%
Transp., commu., util.	257, 200	49. 9%	12. 2%	7. 4%	7. 0%	23. 6%	66. 0%	34. 0%
Wholesale trade	440, 172	55. 5%	14. 0%	10. 9%	6. 6%	13. 1%	74. 7%	25. 3%
Retail trade	1, 378, 006	47. 5%	13. 4%	8. 8%	8. 5%	21. 7%	66. 2%	33. 8%
Fin., ins., real est.	615, 441	55. 4%	6. 7%	5. 7%	8. 7%	23. 4%	64. 3%	35. 7%
Services	2, 172, 460	69. 0%	12. 4%	6. 9%	5. 8%	5. 9%	85. 3%	14. 7%
Unknown	33, 755	99. 9%	0. 1%	0. 0%	0. 0%	0. 0%	0. 0%	
Ownership								
For profit, incorporated	3, 847, 551	51. 1%	15. 3%	9. 7%	7. 2%	16. 7%	72. 0%	28. 0%
For profit, unincorporated	1, 567, 238	87. 5%	6. 9%	2. 5%	1. 4%	1. 7%	96. 0%	4. 0%
Nonprofit	500, 573	56. 9%	14. 0%	12. 1%	13. 1%	3. 8%	77. 0%	23. 0%
Unknown	220, 416	58. 4%	3. 0%	3. 6%	12. 4%	22. 6%	62. 9%	37. 1%
Age of firm								
Less than 5 years	1, 651, 911	85. 4%	9. 6%	3. 8%	0. 7%	0. 4%	97. 8%	2. 2%
5-9 years	1, 006, 803	76. 8%	14. 8%	5. 9%	1. 6%	0. 9%	95. 5%	4. 5%
10-19 years	1, 190, 170	69. 2%	16. 3%	8. 9%	2. 7%	2. 8%	91. 1%	8. 9%
20 or more years	1, 482, 178	44. 1%	15. 0%	11. 6%	9. 3%	20. 0%	65. 0%	35. 0%
Unknown	804, 715	11. 1%	6. 2%	9. 8%	24. 0%	48. 9%	21. 6%	78. 4%
Multi/single status								
2 or more locations	1, 392, 457	3. 0%	6. 2%	13. 4%	24. 4%	53. 0%	14. 3%	85. 7%
1 location only	4, 743, 321	78. 2%	14. 5%	6. 2%	1. 1%	0. 0%	97. 0%	3. 0%
Percent full-time employees								
Less than 25%	771, 972	77. 6%	10. 3%	5. 2%	3. 6%	3. 3%	91. 2%	8. 8%
25-49%	455, 324	50. 4%	13. 5%	9. 6%	7. 4%	19. 0%	70. 1%	29. 9%
50-74%	896, 833	64. 7%	13. 6%	7. 2%	6. 0%	8. 5%	82. 2%	17. 8%
75% or more	4, 009, 629	58. 3%	12. 8%	8. 3%	6. 9%	13. 8%	75. 7%	24. 3%
Unknown	2, 021 *	100. 0%	0. 0%	0. 0%	0. 0%	0. 0%	100. 0%	0. 0%
Union presence								
No union employees	5, 475, 526	63. 3%	13. 1%	7. 9%	6. 2%	9. 5%	80. 8%	19. 2%
Has union employees	240, 172	25. 4%	11. 9%	9. 6%	11. 8%	41. 3%	42. 4%	57. 6%
Unknown	420, 080	53. 7%	7. 3%	5. 4%	4. 9%	28. 7%	64. 3%	35. 7%
Percent low-wage employees								
50% or more low wage	1, 054, 056	66. 8%	12. 2%	7. 0%	7. 1%	6. 9%	83. 0%	17. 0%
Less than 50% low wage	4, 181, 032	65. 0%	14. 3%	8. 9%	5. 8%	6. 1%	84. 3%	15. 7%
Unknown	900, 690	36. 8%	5. 3%	3. 9%	8. 3%	45. 7%	44. 4%	55. 6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Percents may not add to 100% because of rounding.

*Figure does not meet standard of reliability or precision.

Table I.A.1.a(1997) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,167	0.26%	0.23%	0.20%	0.15%	0.26%	0.27%	0.27%
Industry group								
Agric., fish., forest.	8,859	0.92%	1.13%	0.18%	0.19%	0.23%	0.31%	0.31%
Mining	5,076	9.75%	5.13%	4.77%	1.45%	2.20%	3.51%	3.51%
Construction	11,172	0.64%	0.51%	0.55%	0.21%	0.19%	0.39%	0.39%
Manufacturing	6,194	1.51%	0.85%	0.68%	0.76%	0.87%	1.29%	1.29%
Transp., commu., util.	8,767	1.34%	1.13%	0.50%	0.75%	1.47%	1.57%	1.57%
Wholesale trade	13,182	1.58%	1.08%	1.31%	0.82%	0.59%	1.53%	1.53%
Retail trade	9,028	0.67%	0.36%	0.23%	0.41%	0.63%	0.59%	0.59%
Fin., ins., real est.	15,927	1.63%	0.69%	0.69%	0.39%	1.92%	1.69%	1.69%
Services	25,699	0.61%	0.26%	0.27%	0.34%	0.23%	0.49%	0.49%
Unknown	3,285	0.09%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	22,742	0.46%	0.32%	0.24%	0.17%	0.38%	0.43%	0.43%
For profit, unincorporated	15,776	0.52%	0.40%	0.19%	0.11%	0.21%	0.25%	0.25%
Nonprofit	15,451	1.42%	0.72%	0.80%	0.71%	0.26%	0.79%	0.79%
Unknown	8,972	1.59%	0.67%	1.02%	1.62%	1.10%	1.77%	1.77%
Age of firm								
Less than 5 years	12,787	0.36%	0.28%	0.23%	0.11%	0.10%	0.17%	0.17%
5-9 years	17,081	0.93%	0.79%	0.34%	0.16%	0.12%	0.24%	0.24%
10-19 years	18,824	0.63%	0.67%	0.24%	0.36%	0.23%	0.45%	0.45%
20 or more years	25,964	0.84%	0.45%	0.35%	0.31%	0.89%	0.62%	0.62%
Unknown	15,444	0.45%	0.41%	0.75%	0.93%	0.90%	0.75%	0.75%
Multi/single status								
2 or more locations	16,470	0.19%	0.29%	0.65%	0.57%	0.90%	0.39%	0.39%
1 location only	23,520	0.22%	0.23%	0.17%	0.05%	0.00%	0.08%	0.08%
Percent full-time employees								
Less than 25%	16,093	0.86%	0.59%	0.50%	0.37%	0.43%	0.75%	0.75%
25-49%	12,101	1.42%	0.68%	0.48%	0.70%	0.87%	1.07%	1.07%
50-74%	16,450	0.57%	0.68%	0.33%	0.24%	0.52%	0.57%	0.57%
75% or more	23,998	0.36%	0.33%	0.23%	0.21%	0.37%	0.27%	0.27%
Unknown	2,021 *	31.62%	0.00%	0.00%	0.00%	0.00%	31.62%	0.00%
Union presence								
No union employees	23,579	0.27%	0.25%	0.24%	0.14%	0.21%	0.22%	0.22%
Has union employees	15,122	1.38%	1.22%	1.02%	1.11%	1.96%	1.57%	1.57%
Unknown	8,725	1.75%	0.38%	0.59%	0.41%	1.83%	1.99%	1.99%
Percent low-wage employees								
50% or more low wage	8,242	0.67%	0.44%	0.36%	0.42%	0.47%	0.61%	0.61%
Less than 50% low wage	24,865	0.29%	0.24%	0.23%	0.20%	0.36%	0.23%	0.23%
Unknown	16,386	0.52%	0.42%	0.31%	0.36%	0.61%	0.62%	0.62%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2(1997) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	52.4%	32.9%	63.5%	82.7%	93.8%	98.2%	40.4%	95.6%
Industry group								
Agric., fish., forest.	21.6%	16.2%	54.9%	56.9%	96.4%	88.2%	19.8%	90.0%
Mining	42.5%	24.9% *	50.0%	89.5%	100.0%	100.0%	37.5%	100.0%
Construction	40.4%	31.8%	60.9%	79.4%	91.6%	100.0%	38.4%	90.1%
Manufacturing	68.4%	42.3%	76.8%	88.1%	99.5%	99.2%	57.3%	97.6%
Transp., commu., util.	59.1%	31.2%	66.8%	86.8%	97.5%	94.3%	40.9%	94.6%
Wholesale trade	65.6%	43.6%	84.1%	94.2%	96.5%	100.0%	54.5%	98.4%
Retail trade	53.6%	24.4%	48.6%	71.7%	89.8%	99.0%	32.4%	95.1%
Fin., ins., real est.	62.3%	37.2%	70.8%	91.1%	97.8%	99.1%	42.6%	97.9%
Services	50.5%	36.8%	65.8%	84.8%	93.1%	96.3%	43.0%	93.9%
Unknown	12.3% *	12.3% *	0.0%	0.0%	0.0%	0.0%	12.3% *	0.0%
Ownership								
For profit, incorporated	62.0%	40.3%	67.1%	83.1%	93.1%	98.4%	49.0%	95.6%
For profit, unincorporated	27.3%	22.8%	41.0%	65.2%	95.9%	95.2%	24.6%	93.6%
Nonprofit	59.2%	37.9%	72.4%	91.8%	96.2%	97.6%	48.1%	96.3%
Unknown	47.6%	17.9%	18.7% *	82.3%	93.2%	97.7%	19.2%	95.7%
Age of firm								
Less than 5 years	27.2%	23.2%	42.8%	59.4%	81.1%	97.4%	25.9%	82.9%
5-9 years	39.3%	31.7%	56.4%	73.6%	91.8%	89.6%	37.1%	86.3%
10-19 years	52.4%	41.6%	65.9%	83.9%	93.8%	99.6%	48.3%	93.7%
20 or more years	72.8%	46.3%	82.9%	93.1%	98.2%	99.8%	58.8%	98.8%
Unknown	83.3%	19.8%	55.3%	84.1%	91.6%	97.1%	41.9%	94.7%
Multi/single status								
2 or more locations	93.9%	71.1%	72.8%	91.4%	94.0%	98.2%	78.0%	96.6%
1 location only	40.3%	32.5%	62.3%	77.1%	92.3%	86.8%	38.8%	87.7%
Percent full-time employees								
Less than 25%	16.2%	7.7%	22.1%	47.7%	69.3%	89.4%	10.5%	75.2%
25-49%	53.6%	29.8%	44.8%	71.2%	90.2%	99.5%	35.7%	95.6%
50-74%	49.0%	33.0%	56.5%	81.4%	95.2%	98.1%	38.8%	95.8%
75% or more	60.1%	39.7%	73.9%	88.6%	96.5%	98.4%	48.3%	97.0%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Union presence								
No union employees	51.3%	33.2%	63.9%	83.4%	95.0%	98.9%	40.7%	96.1%
Has union employees	81.9%	49.0%	69.0%	92.4%	94.6%	99.7%	59.6%	98.3%
Unknown	50.5%	24.8%	49.4%	58.5%	72.7%	93.9%	29.0%	89.4%
Percent low wage employees								
50% or more low wage	29.4%	14.1%	25.7%	58.8%	86.0%	96.7%	17.3%	88.4%
Less than 50% low wage	55.4%	39.2%	72.6%	88.7%	96.8%	98.9%	47.6%	96.8%
Unknown	65.8%	21.4%	52.3%	69.0%	92.0%	98.0%	27.3%	96.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2(1997) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics:
United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.23%	0.33%	1.00%	0.64%	0.69%	0.39%	0.30%	0.24%
Industry group								
Agric., fish., forest.	1.45%	1.15%	6.87%	13.00%	10.31%	20.96%	1.42%	3.26%
Mining	4.70%	9.00% *	14.02%	12.55%	25.82%	14.91%	4.00%	0.00%
Construction	0.87%	0.79%	2.56%	2.26%	4.11%	0.00%	0.87%	1.83%
Manufacturing	1.04%	2.57%	2.86%	1.37%	0.34%	0.79%	1.52%	0.56%
Transp., comm., util.	1.56%	2.83%	4.16%	3.62%	2.65%	1.89%	1.83%	1.08%
Wholesale trade	1.87%	3.00%	3.00%	1.76%	2.57%	0.00%	2.21%	0.80%
Retail trade	0.94%	1.07%	1.77%	1.91%	1.61%	0.40%	0.96%	0.50%
Fin., ins., real est.	1.22%	1.17%	4.32%	3.11%	0.70%	0.49%	1.16%	0.54%
Services	0.60%	0.74%	1.55%	1.14%	0.90%	0.73%	0.62%	0.53%
Unknown	4.86% *	4.89% *	0.00%	0.00%	0.00%	0.00%	4.86% *	0.00%
Ownership								
For profit, incorporated	0.56%	0.80%	1.26%	0.79%	1.20%	0.39%	0.67%	0.36%
For profit, unincorporated	0.94%	0.84%	3.58%	3.99%	1.69%	1.39%	0.85%	1.56%
Nonprofit	1.37%	1.19%	3.09%	0.99%	1.35%	1.68%	1.59%	1.06%
Unknown	1.51%	1.66%	11.14% *	6.83%	2.63%	1.05%	1.54%	1.23%
Age of firm								
Less than 5 years	0.82%	0.87%	2.44%	1.93%	5.28%	1.58%	0.86%	2.54%
5-9 years	1.18%	1.42%	3.14%	2.70%	4.69%	7.20%	1.25%	2.70%
10-19 years	0.85%	1.05%	2.52%	1.80%	1.73%	0.39%	0.90%	0.66%
20 or more years	0.83%	1.28%	1.04%	0.64%	0.63%	0.11%	1.19%	0.22%
Unknown	0.64%	1.88%	4.97%	1.75%	0.99%	0.60%	2.29%	0.43%
Multi/single status								
2 or more locations	0.40%	6.54%	3.42%	0.85%	0.70%	0.39%	2.14%	0.25%
1 location only	0.35%	0.35%	0.99%	0.84%	1.05%	5.84%	0.33%	0.91%
Percent full-time employees								
Less than 25%	0.86%	0.73%	1.88%	4.37%	3.50%	4.82%	0.74%	1.95%
25-49%	1.34%	2.03%	3.00%	2.49%	3.75%	0.35%	1.41%	1.05%
50-74%	0.93%	1.21%	1.97%	2.30%	1.54%	0.54%	1.11%	0.79%
75% or more	0.41%	0.57%	1.10%	0.68%	0.41%	0.43%	0.48%	0.24%
Unknown	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Union presence								
No union employees	0.28%	0.40%	1.02%	0.62%	0.47%	0.37%	0.36%	0.32%
Has union employees	1.13%	2.68%	4.69%	4.37%	2.64%	0.25%	2.14%	0.60%
Unknown	1.25%	1.87%	4.74%	3.82%	5.48%	1.55%	1.44%	1.29%
Percent low wage employees								
50% or more low wage	0.62%	1.02%	1.47%	2.82%	1.32%	1.33%	0.81%	1.17%
Less than 50% low wage	0.43%	0.50%	1.23%	0.37%	0.46%	0.29%	0.44%	0.17%
Unknown	0.43%	1.57%	3.16%	3.19%	1.88%	0.48%	1.21%	0.42%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.a(1997) Percent of private-sector establishments that offer health insurance and self-insure at least one plan by firm size and selected characteristics: United States, 1997

	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	31.8%	14.7%	32.3%	76.0%	14.4%	58.1%
Industry group						
Agric., fish., forest.	17.8%	16.2%	48.3%	* 19.0%	* 14.7%	44.1%
Mining	25.7%	16.8%	100.0%	67.8%	16.6%	64.6%
Construction	14.8%	13.9%	23.2%	46.1%	14.1%	22.4%
Manufacturing	28.8%	14.8%	42.2%	71.0%	14.6%	50.8%
Transp., commu., util.	48.3%	16.6%	56.8%	86.2%	15.8%	75.6%
Wholesale trade	31.8%	14.7%	43.8%	81.2%	12.7%	63.2%
Retail trade	42.6%	12.1%	34.2%	76.6%	12.3%	62.8%
Fin., ins., real est.	42.4%	13.3%	26.9%	80.0%	12.2%	66.1%
Services	23.4%	15.9%	23.6%	67.1%	15.8%	43.7%
Unknown	16.7%	* 16.7%	* 0.0%	0.0%	16.7%	* 0.0%
Ownership						
For profit, incorporated	34.1%	13.2%	34.4%	78.8%	12.7%	62.2%
For profit, unincorporated	19.2%	15.3%	26.1%	64.6%	15.0%	45.4%
Nonprofit	24.5%	22.7%	21.7%	41.6%	23.7%	25.6%
Unknown	51.1%	24.7%	46.2%	66.4%	24.8%	60.1%
Age of firm						
Less than 5 years	14.4%	13.8%	25.1%	39.8%	13.7%	24.6%
5-9 years	13.9%	12.4%	32.0%	46.2%	12.4%	27.7%
10-19 years	18.5%	14.4%	21.5%	77.2%	14.4%	40.6%
20 or more years	37.2%	15.7%	38.0%	80.5%	15.6%	61.2%
Unknown	57.4%	22.2%	29.8%	74.0%	18.9%	62.1%
Multi/single status						
2 or more locations	57.1%	18.9%	33.9%	76.2%	18.1%	62.3%
1 location only	14.4%	14.1%	23.3%	45.6%	14.1%	19.3%
Percent full-time employees						
Less than 25%	28.2%	15.4%	15.3%	* 72.7%	16.9%	44.6%
25-49%	42.8%	15.8%	36.2%	80.7%	16.5%	65.8%
50-74%	27.6%	15.7%	18.9%	74.6%	15.9%	49.4%
75% or more	31.6%	14.4%	35.6%	75.6%	13.8%	59.2%
Union presence						
No union employees	28.8%	14.3%	32.1%	75.8%	13.9%	55.4%
Has union employees	54.2%	25.1%	33.9%	77.1%	27.0%	66.3%
Unknown	50.3%	16.9%	33.0%	76.1%	16.1%	70.2%
Percent low wage employees						
50% or more low wage	31.4%	13.9%	29.8%	69.7%	14.8%	47.2%
Less than 50% low wage	23.5%	14.3%	31.0%	75.3%	14.0%	48.7%
Unknown	64.1%	22.0%	41.8%	77.7%	19.9%	74.1%

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.a(1997) Standard error for percent of private-sector establishments that offer health insurance and self-insure at least one plan by firm size and selected characteristics: United States, 1997

	Total		Less than 100 employees		100 - 499 employees		500 or more employees		Less than 50 employees		50 or more employees
United States	0.34%		0.26%		1.16%		0.95%		0.23%		0.57%
Industry group											
Agric., fish., forest.	3.37%		3.39%		14.82%	*	13.67%	*	3.42%		10.05%
Mining	5.09%		4.64%		27.89%		15.77%		4.88%		13.49%
Construction	1.65%		1.77%		5.32%		10.56%		1.80%		2.55%
Manufacturing	1.55%		1.55%		3.12%		1.57%		1.63%		1.78%
Transp., commu., util.	2.08%		1.94%		5.42%		1.83%		2.07%		2.14%
Wholesale trade	1.61%		1.66%		6.70%		3.73%		1.89%		2.14%
Retail trade	1.13%		1.17%		3.54%		1.13%		1.11%		1.36%
Fin., ins., real est.	1.80%		1.40%		6.80%		2.55%		1.69%		2.75%
Services	0.54%		0.63%		2.07%		1.54%		0.66%		0.91%
Unknown	10.25%	*	10.25%	*	0.00%		0.00%		10.25%	*	0.00%
Ownership											
For profit, incorporated	0.40%		0.60%		1.83%		1.08%		0.52%		0.67%
For profit, unincorporated	1.22%		1.30%		7.02%		5.50%		1.26%		3.13%
Nonprofit	1.40%		1.43%		2.08%		2.65%		1.38%		2.30%
Unknown	2.24%		5.77%		7.40%		3.90%		6.08%		3.18%
Age of firm											
Less than 5 years	1.26%		1.35%		6.12%		10.33%		1.48%		3.50%
5-9 years	1.24%		1.10%		5.53%		9.94%		1.14%		3.57%
10-19 years	0.76%		0.56%		3.71%		4.89%		0.56%		3.42%
20 or more years	0.86%		0.93%		1.93%		1.97%		1.00%		1.36%
Unknown	1.00%		1.70%		2.11%		1.41%		1.45%		1.08%
Multi/single status											
2 or more locations	0.59%		0.89%		1.11%		0.95%		0.92%		0.63%
1 location only	0.27%		0.26%		2.06%		3.41%		0.27%		1.22%
Percent full-time employees											
Less than 25%	2.74%		2.57%		6.12%	*	5.78%		2.90%		3.45%
25-49%	2.32%		1.48%		5.22%		3.48%		1.66%		3.81%
50-74%	1.23%		1.21%		2.39%		1.76%		1.37%		1.86%
75% or more	0.49%		0.37%		1.32%		1.48%		0.34%		0.98%
Union presence											
No union employees	0.42%		0.31%		1.46%		0.97%		0.30%		0.66%
Has union employees	1.92%		3.11%		7.80%		2.39%		3.46%		1.76%
Unknown	2.62%		2.91%		7.58%		3.49%		2.77%		2.83%
Percent low wage employees											
50% or more low wage	1.75%		1.78%		2.71%		3.87%		2.34%		2.17%
Less than 50% low wage	0.54%		0.31%		1.85%		2.05%		0.29%		1.20%
Unknown	0.95%		1.83%		5.38%		0.76%		2.04%		0.59%

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.b(1997) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.2%	75.9%	57.0%	47.1%	32.6%	16.8%	68.3%	25.2%
Industry group								
Agric., fish., forest.	76.9%	84.4%	62.7%	64.5%	76.8%	0.2% *	79.0%	58.4%
Mining	67.2%	70.8%	90.1%	60.7%	69.9%	32.6% *	71.6%	48.7%
Construction	66.4%	75.3%	52.9%	54.6%	43.0%	57.6%	67.4%	56.1%
Manufacturing	49.3%	75.9%	52.7%	43.2%	35.7%	21.2%	61.3%	30.8%
Transp., comm., util.	58.0%	74.8%	49.2%	46.6%	25.1%	62.8%	64.9%	52.2%
Wholesale trade	56.9%	82.0%	56.9%	49.5%	30.7%	28.9%	72.4%	31.6%
Retail trade	31.4%	64.8%	50.2%	38.3%	23.5%	8.5%	56.6%	14.6%
Fin., ins., real est.	44.2%	79.6%	70.3%	56.7%	28.9%	10.2%	75.9%	19.3%
Services	60.1%	76.6%	60.6%	49.1%	41.1%	14.6%	71.1%	30.7%
Unknown	95.1%	95.1%	0.0%	0.0%	0.0%	0.0%	95.1%	0.0%
Ownership								
For profit, incorporated	47.7%	75.1%	55.6%	45.7%	28.9%	17.2%	66.1%	23.4%
For profit, unincorporated	66.6%	76.6%	58.0%	41.2%	34.3%	11.7% *	73.4%	24.3%
Nonprofit	63.6%	80.2%	67.4%	55.5%	50.0%	27.3%	74.0%	46.3%
Unknown	32.5%	76.6%	30.7% *	69.2%	24.7%	10.7%	69.9%	19.8%
Age of firm								
Less than 5 years	65.0%	72.7%	51.2%	43.7%	22.9%	9.3% *	67.5%	30.7%
5-9 years	63.0%	72.1%	54.1%	45.0%	35.6%	25.3%	66.2%	34.0%
10-19 years	65.3%	78.8%	57.9%	46.6%	30.6%	37.4%	70.8%	36.3%
20 or more years	49.3%	79.9%	61.3%	49.9%	36.7%	16.2%	70.2%	26.2%
Unknown	24.8%	65.7%	47.1%	44.3%	30.1%	15.4%	50.4%	21.7%
Multi/single status								
2 or more locations	26.2%	49.8%	50.6%	44.0%	31.2%	16.8%	48.3%	23.2%
1 location only	68.3%	76.6%	57.9%	49.5%	42.2%	39.3%	70.1%	43.4%
Percent full-time employees								
Less than 25%	55.7%	81.3%	57.4%	58.7%	34.6%	17.2% *	73.0%	30.6%
25-49%	39.7%	75.8%	61.3%	39.6%	26.6%	8.9%	67.0%	15.9%
50-74%	49.5%	70.3%	55.7%	43.0%	29.6%	9.0%	64.9%	20.7%
75% or more	52.4%	76.8%	56.9%	47.9%	33.7%	19.1%	68.8%	26.9%
Union presence								
No union employees	51.7%	76.0%	55.8%	47.2%	30.7%	9.9%	68.1%	22.3%
Has union employees	51.3%	79.6%	79.7%	55.3%	51.2%	36.3%	75.8%	40.4%
Unknown	44.8%	71.6%	62.2%	32.5%	39.2%	31.3%	66.4%	32.2%
Percent low wage employees								
50% or more low wage	41.8%	75.1%	58.0%	41.8%	21.8%	5.5%	67.4%	17.4%
Less than 50% low wage	58.2%	76.2%	57.0%	48.3%	35.5%	18.2%	68.7%	30.5%
Unknown	28.7%	72.5%	54.5%	40.7%	32.9%	17.9%	63.5%	20.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.b(1997) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.45%	0.70%	0.99%	1.61%	1.09%	0.73%	0.42%	0.59%
Industry group								
Agric., fish., forest.	4.26%	3.88%	10.28%	13.87%	15.09%	0.06% *	4.11%	8.56%
Mining	8.32%	15.28%	23.37%	15.64%	20.26%	13.14% *	10.05%	13.56%
Construction	2.70%	3.81%	1.84%	5.08%	6.78%	14.50%	3.03%	4.84%
Manufacturing	2.15%	1.99%	3.13%	3.05%	3.21%	2.11%	1.80%	1.69%
Transp., comm., util.	2.65%	3.47%	6.00%	7.20%	5.42%	4.73%	3.90%	2.95%
Wholesale trade	1.49%	2.20%	4.26%	3.22%	4.60%	3.88%	2.03%	2.31%
Retail trade	0.97%	2.08%	3.46%	3.19%	0.61%	1.04%	1.48%	1.00%
Fin., ins., real est.	1.51%	2.53%	5.82%	3.77%	5.44%	2.76%	3.02%	2.68%
Services	0.81%	1.20%	2.04%	2.30%	1.98%	1.60%	1.15%	1.20%
Unknown	20.25%	20.25%	0.00%	0.00%	0.00%	0.00%	20.25%	0.00%
Ownership								
For profit, incorporated	0.54%	0.66%	0.99%	2.00%	0.98%	0.79%	0.45%	0.72%
For profit, unincorporated	1.46%	1.95%	2.97%	5.02%	4.78%	5.99% *	1.53%	3.58%
Nonprofit	1.80%	1.78%	3.85%	3.32%	2.24%	4.74%	2.03%	2.25%
Unknown	2.71%	7.34%	13.53% *	10.99%	5.98%	2.62%	6.29%	3.67%
Age of firm								
Less than 5 years	1.21%	1.51%	3.54%	3.40%	3.65%	9.95% *	1.37%	3.39%
5-9 years	1.56%	2.27%	2.91%	1.86%	8.33%	6.87%	1.68%	2.88%
10-19 years	1.22%	1.37%	2.30%	2.35%	1.93%	5.43%	1.10%	2.79%
20 or more years	1.12%	1.36%	2.05%	2.20%	2.61%	1.61%	1.10%	1.14%
Unknown	0.77%	8.37%	3.64%	5.19%	2.76%	1.22%	3.83%	0.91%
Multi/single status								
2 or more locations	0.46%	6.62%	4.16%	2.77%	1.37%	0.73%	2.20%	0.55%
1 location only	0.56%	0.69%	0.84%	1.29%	3.85%	7.83%	0.50%	2.18%
Percent full-time employees								
Less than 25%	2.27%	3.69%	7.27%	7.66%	6.21%	6.31% *	4.26%	3.82%
25-49%	1.79%	2.48%	4.98%	3.62%	4.33%	2.33%	1.88%	2.14%
50-74%	1.10%	2.17%	3.73%	3.55%	5.05%	1.71%	1.30%	2.29%
75% or more	0.56%	0.71%	1.24%	1.99%	1.96%	1.06%	0.45%	0.97%
Union presence								
No union employees	0.61%	0.61%	1.19%	1.74%	1.30%	0.76%	0.43%	0.89%
Has union employees	2.52%	6.52%	4.77%	5.50%	5.72%	2.80%	3.92%	2.47%
Unknown	2.81%	4.08%	6.29%	8.11%	7.60%	3.53%	2.58%	2.99%
Percent low wage employees								
50% or more low wage	2.43%	3.00%	3.40%	5.44%	2.57%	1.51%	2.30%	1.98%
Less than 50% low wage	0.54%	0.83%	0.82%	1.29%	1.60%	1.90%	0.47%	1.07%
Unknown	0.90%	2.95%	6.86%	7.77%	4.27%	1.21%	2.39%	1.10%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.b.(1)(1997) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.5%	23.4%	16.5%	15.7%	12.8%	7.4%	20.8%	10.1%
Industry group								
Agric., fish., forest.	13.2%	13.6%	16.3% *	10.7% *	2.0% *	0.0%	14.1%	5.4% *
Mining	12.0% *	18.1% *	17.3% *	2.7% *	0.0%	7.0% *	12.8% *	8.6% *
Construction	18.6%	22.1%	13.2%	15.4%	9.6% *	3.8% *	18.9%	15.9%
Manufacturing	17.8%	27.3%	17.8%	17.9%	13.0%	6.2%	22.3%	10.7%
Transp., comm., util.	24.2%	27.5%	11.0%	9.8% *	6.7% *	36.3%	20.7%	27.2%
Wholesale trade	18.6%	29.9%	18.7%	12.4%	7.4% *	7.8% *	24.6%	8.7%
Retail trade	12.3%	25.4%	15.2%	15.3%	8.6%	4.7%	20.2%	7.0%
Fin., ins., real est.	12.1%	23.0%	17.9%	11.7%	9.8%	2.3% *	21.1%	5.1%
Services	19.0%	22.1%	17.4%	18.5%	20.5%	6.5%	20.9%	13.8%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Ownership								
For profit, incorporated	15.1%	22.3%	15.7%	14.9%	10.4%	7.6%	19.4%	9.4%
For profit, unincorporated	22.0%	25.6%	16.5%	9.6% *	17.6%	3.9% *	23.9%	10.0%
Nonprofit	22.9%	24.5%	22.8%	22.5%	23.9%	12.6%	24.3%	20.6%
Unknown	9.4%	24.6% *	0.0%	17.6% *	5.1% *	3.6%	22.2% *	5.1%
Age of firm								
Less than 5 years	21.2%	24.0%	14.6%	15.6%	8.7% *	2.3% *	21.9%	11.3%
5-9 years	19.9%	23.1%	16.2%	12.9%	15.2% *	9.8% *	20.8%	11.8%
10-19 years	19.7%	22.0%	18.3%	14.3%	8.2%	26.4%	20.3%	16.6%
20 or more years	16.6%	24.3%	16.8%	18.7%	16.2%	7.7%	21.1%	11.7%
Unknown	8.3%	24.0%	11.0%	12.1%	11.0%	5.5%	14.3%	7.5%
Multi/single status								
2 or more locations	10.0%	22.6% *	12.8%	13.9%	12.1%	7.3%	14.1%	9.4%
1 location only	21.0%	23.4%	17.0%	16.9%	17.3%	20.9%	21.3%	16.7%
Percent full-time employees								
Less than 25%	18.0%	19.8%	20.7%	25.5%	9.7% *	13.2% *	20.8%	14.1%
25-49%	15.4%	28.8%	21.1%	11.2%	11.0%	6.1%	23.6%	8.3%
50-74%	17.1%	22.7%	16.7%	17.3%	15.2%	4.0% *	20.7%	10.2%
75% or more	16.5%	23.3%	15.9%	15.2%	12.8%	7.8%	20.5%	10.2%
Union presence								
No union employees	16.1%	23.4%	15.9%	15.9%	11.7%	2.9%	20.7%	7.9%
Has union employees	20.6%	23.7%	26.0%	15.0%	24.4%	18.8%	22.5%	19.8%
Unknown	18.7%	23.0%	21.3% *	8.8% *	16.7% *	17.7%	21.7%	16.9%
Percent low wage employees								
50% or more low wage	12.1%	18.8%	16.7%	16.2%	7.7%	1.8% *	18.2%	6.2%
Less than 50% low wage	18.7%	23.6%	16.2%	16.1%	14.1%	9.7%	20.8%	12.9%
Unknown	10.6%	26.2%	21.1%	9.0%	13.1%	6.9%	23.1%	7.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.b.(1)(1997) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.42%	1.03%	0.88%	1.35%	0.62%	0.82%	0.64%	0.36%
Industry group								
Agric., fish., forest.	3.08%	3.92%	10.11% *	3.91% *	1.74% *	0.00%	3.62%	3.66% *
Mining	5.58% *	7.11% *	10.29% *	2.34% *	0.00%	4.07% *	7.19% *	7.02% *
Construction	1.80%	2.58%	2.54%	3.37%	3.63% *	2.18% *	1.94%	4.36%
Manufacturing	1.66%	3.11%	3.59%	3.21%	2.51%	1.43%	2.30%	1.16%
Transp., comm., util.	2.92%	5.46%	2.69%	3.20% *	3.42% *	5.59%	2.57%	4.13%
Wholesale trade	2.25%	4.61%	2.56%	3.23%	2.57% *	3.55% *	3.44%	2.16%
Retail trade	0.74%	2.44%	2.67%	1.34%	1.44%	1.15%	1.37%	0.79%
Fin., ins., real est.	1.27%	2.36%	3.89%	3.35%	2.82%	1.06% *	1.85%	1.08%
Services	0.59%	1.00%	1.33%	1.77%	1.67%	0.96%	0.65%	1.06%
Unknown	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	0.38%	1.05%	1.15%	1.41%	0.53%	0.84%	0.65%	0.50%
For profit, unincorporated	1.57%	1.86%	2.51%	3.65% *	4.16%	3.15% *	1.74%	1.83%
Nonprofit	1.16%	2.34%	3.37%	3.22%	3.27%	2.80%	1.39%	2.26%
Unknown	2.61%	8.75% *	0.00%	8.44% *	3.37% *	0.88%	7.41% *	0.92%
Age of firm								
Less than 5 years	1.82%	2.03%	3.01%	3.31%	4.12% *	3.03% *	1.91%	2.32%
5-9 years	0.79%	1.48%	1.89%	2.29%	5.46% *	4.95% *	0.86%	1.84%
10-19 years	0.84%	1.31%	2.22%	1.53%	1.43%	6.05%	0.83%	2.69%
20 or more years	0.51%	1.60%	1.53%	2.57%	1.04%	1.29%	0.98%	0.84%
Unknown	0.65%	6.45%	2.51%	2.64%	1.31%	1.01%	2.06%	0.61%
Multi/single status								
2 or more locations	0.30%	6.88% *	2.02%	1.63%	0.64%	0.83%	1.32%	0.38%
1 location only	0.71%	0.99%	0.80%	1.77%	1.65%	6.11%	0.70%	1.49%
Percent full-time employees								
Less than 25%	2.40%	4.41%	5.60%	5.81%	4.56% *	6.19% *	3.52%	3.81%
25-49%	1.26%	3.47%	4.42%	2.92%	2.58%	1.83%	1.91%	1.81%
50-74%	1.23%	2.01%	2.38%	2.39%	3.30%	1.42% *	1.29%	1.62%
75% or more	0.54%	1.21%	1.09%	1.43%	0.94%	1.14%	0.75%	0.78%
Union presence								
No union employees	0.58%	1.11%	0.94%	1.37%	0.85%	0.52%	0.74%	0.43%
Has union employees	1.88%	4.25%	6.12%	2.45%	5.20%	2.32%	3.05%	2.00%
Unknown	2.13%	2.13%	7.27% *	5.73% *	6.25% *	2.96%	1.87%	2.85%
Percent low wage employees								
50% or more low wage	1.28%	2.79%	3.90%	3.70%	1.85%	0.75% *	1.60%	1.20%
Less than 50% low wage	0.65%	1.14%	1.03%	1.54%	1.28%	1.30%	0.77%	0.78%
Unknown	0.77%	3.77%	6.09%	2.19%	2.29%	1.13%	3.12%	1.00%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.b.(2)(1997) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.6%	37.1%	32.8%	27.2%	18.7%	12.7%	35.3%	16.1%
Industry group								
Agric., fish., forest.	39.2%	39.3%	33.9% *	47.8%	61.2%	0.2% *	38.0%	49.3%
Mining	43.1%	32.4% *	72.8%	39.9% *	69.9%	25.6% *	43.8%	40.0% *
Construction	37.7%	40.9%	31.3%	34.3%	26.2%	50.3%	37.8%	36.4%
Manufacturing	25.3%	30.3%	33.1%	25.1%	20.3%	11.6%	30.1%	17.8%
Transp., comm., util.	34.8%	23.3%	23.6%	23.2%	14.4% *	56.4%	24.1%	43.8%
Wholesale trade	32.8%	44.2%	31.0%	30.4%	19.1%	21.6%	40.5%	20.1%
Retail trade	15.4%	26.6%	26.2%	19.6%	11.6%	6.2%	26.1%	8.2%
Fin., ins., real est.	26.0%	41.2%	45.6%	34.2%	21.2%	8.4%	41.4%	13.9%
Services	31.7%	38.6%	35.1%	28.5%	22.4%	8.1%	37.2%	17.2%
Unknown	47.3% *	47.3% *	0.0%	0.0%	0.0%	0.0%	47.3% *	0.0%
Ownership								
For profit, incorporated	27.0%	38.3%	32.9%	26.9%	16.9%	13.1%	35.6%	15.5%
For profit, unincorporated	31.1%	34.9%	29.1%	25.4%	14.5%	8.0% *	34.1%	12.1%
Nonprofit	32.5%	37.3%	35.9%	28.9%	27.5%	22.6%	36.2%	26.3%
Unknown	15.3%	27.6% *	1.8% *	35.4% *	18.8%	5.3% *	24.7%	12.1%
Age of firm								
Less than 5 years	34.5%	37.3%	30.8%	25.8%	16.2%	5.8% *	35.6%	18.7%
5-9 years	34.1%	37.5%	30.8%	29.5%	18.4%	19.5% *	35.6%	21.0%
10-19 years	36.5%	42.0%	31.0%	29.3%	20.7%	35.7%	38.2%	27.6%
20 or more years	25.6%	31.6%	35.9%	28.0%	21.8%	13.3%	33.1%	17.2%
Unknown	14.3%	29.3%	31.1%	21.8%	16.2%	10.2%	27.1%	12.7%
Multi/single status								
2 or more locations	16.2%	19.4%	31.6%	22.8%	17.6%	12.7%	26.5%	14.9%
1 location only	35.4%	37.6%	33.0%	30.6%	26.7%	29.5%	36.0%	27.2%
Percent full-time employees								
Less than 25%	26.2%	37.8%	25.1%	22.5%	14.5%	16.2% *	33.2%	15.9%
25-49%	18.5%	27.6%	35.1%	21.6%	14.0%	6.4% *	29.1%	9.2%
50-74%	23.0%	30.8%	27.5%	21.7%	15.4%	5.1%	29.7%	10.6%
75% or more	29.5%	39.1%	34.0%	29.1%	20.2%	14.6%	36.9%	17.9%
Union presence								
No union employees	27.1%	37.2%	32.2%	26.9%	17.5%	6.2%	35.1%	12.8%
Has union employees	34.5%	50.1%	45.3%	35.6%	29.6%	28.7%	46.2%	29.3%
Unknown	28.5%	29.8%	34.5%	22.3% *	26.5%	28.0%	30.1%	27.6%
Percent low wage employees								
50% or more low wage	18.4%	28.5%	29.3%	19.5%	12.0%	4.2% *	27.4%	9.9%
Less than 50% low wage	31.8%	38.6%	33.5%	28.5%	21.7%	14.1%	36.6%	19.4%
Unknown	16.0%	26.4%	26.0%	24.0%	14.9%	13.3%	25.8%	13.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.b.(2)(1997) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	0.99%	0.78%	1.45%	0.87%	0.63%	0.62%	0.51%
Industry group								
Agric., fish., forest.	5.60%	6.10%	10.71% *	12.33%	12.92%	0.06% *	5.91%	8.53%
Mining	6.85%	14.94% *	20.91%	14.49% *	20.26%	13.19% *	9.24%	12.09% *
Construction	1.78%	2.28%	2.64%	5.94%	7.35%	14.29%	1.58%	6.41%
Manufacturing	1.08%	3.88%	2.76%	2.34%	2.67%	1.35%	1.84%	0.96%
Transp., comm., util.	2.52%	4.79%	3.89%	4.75%	4.93% *	4.78%	3.03%	3.34%
Wholesale trade	1.54%	3.44%	3.97%	4.67%	3.38%	3.67%	2.21%	2.33%
Retail trade	1.15%	2.27%	4.20%	2.68%	1.41%	1.14%	1.83%	1.11%
Fin., ins., real est.	1.52%	3.86%	3.98%	5.53%	4.70%	2.35%	3.42%	2.30%
Services	0.53%	0.80%	1.66%	1.21%	1.62%	1.35%	0.70%	1.03%
Unknown	14.73% *	14.73% *	0.00%	0.00%	0.00%	0.00%	14.73% *	0.00%
Ownership								
For profit, incorporated	0.42%	1.12%	1.07%	1.61%	0.81%	0.75%	0.72%	0.59%
For profit, unincorporated	1.25%	1.79%	2.74%	4.23%	2.85%	4.00% *	1.51%	2.41%
Nonprofit	1.73%	2.78%	5.63%	2.35%	1.52%	5.08%	2.44%	1.53%
Unknown	2.69%	9.04% *	10.37% *	12.81% *	4.63%	1.72% *	6.71%	2.91%
Age of firm								
Less than 5 years	1.30%	1.65%	2.51%	5.08%	3.03%	8.51% *	1.38%	3.74%
5-9 years	1.42%	2.60%	1.99%	2.46%	4.84%	6.60% *	1.57%	2.76%
10-19 years	0.83%	1.48%	2.44%	1.99%	2.38%	5.30%	1.16%	2.33%
20 or more years	0.60%	1.47%	1.40%	2.39%	1.90%	1.31%	0.83%	1.07%
Unknown	0.47%	6.81%	4.30%	3.78%	1.78%	0.91%	4.24%	0.63%
Multi/single status								
2 or more locations	0.61%	4.84%	3.37%	2.07%	1.08%	0.63%	3.00%	0.52%
1 location only	0.48%	1.00%	0.85%	1.54%	2.11%	6.63%	0.57%	1.73%
Percent full-time employees								
Less than 25%	2.81%	4.47%	5.76%	3.65%	3.78%	6.43% *	3.27%	4.73%
25-49%	1.19%	3.31%	6.16%	4.03%	2.81%	2.25% *	2.01%	1.80%
50-74%	1.12%	2.39%	1.86%	2.57%	3.33%	1.10%	1.73%	1.17%
75% or more	0.46%	1.03%	0.93%	1.74%	1.58%	0.86%	0.64%	0.70%
Union presence								
No union employees	0.26%	0.94%	0.81%	1.43%	1.16%	0.68%	0.56%	0.60%
Has union employees	2.65%	6.96%	5.59%	3.91%	7.09%	2.03%	4.91%	2.17%
Unknown	3.06%	3.69%	6.45%	8.74% *	5.42%	4.37%	3.03%	3.57%
Percent low wage employees								
50% or more low wage	1.05%	2.14%	4.08%	3.08%	1.87%	1.28% *	0.76%	1.58%
Less than 50% low wage	0.50%	0.99%	0.64%	1.44%	1.26%	1.43%	0.66%	0.75%
Unknown	0.81%	3.88%	4.35%	6.98%	2.18%	1.24%	2.22%	0.84%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I. A. 2. b. (3) (1997) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	12. 9%	19. 5%	12. 3%	9. 8%	7. 5%	6. 4%	16. 6%	7. 1%
Industry group								
Agric., fish., forest.	29. 4%	37. 6%	14. 6%	15. 0% *	13. 6% *	0. 0%	32. 1%	7. 1% *
Mining	12. 4% *	20. 4% *	0. 0%	18. 1% *	0. 0%	2. 2% *	15. 0% *	1. 5% *
Construction	12. 9%	14. 5%	11. 6%	8. 5%	12. 7% *	7. 2% *	13. 3%	9. 1%
Manufacturing	11. 9%	21. 8%	9. 1%	6. 2%	6. 6%	11. 3%	14. 1%	8. 6%
Transp., comm., util.	27. 5%	27. 7%	16. 4%	20. 2%	7. 8%	39. 6%	23. 9%	30. 6%
Wholesale trade	10. 8%	13. 7%	10. 2%	9. 4% *	8. 4% *	8. 4%	12. 1%	8. 8%
Retail trade	7. 3%	16. 5%	11. 6%	6. 4%	7. 5%	1. 2%	13. 7%	3. 0%
Fin., ins., real est.	10. 9%	19. 6%	12. 1%	17. 4%	5. 0% *	3. 6%	18. 0%	5. 3%
Services	15. 0%	20. 3%	14. 0%	10. 3%	8. 2%	4. 0%	18. 0%	6. 9%
Unknown	47. 8%	47. 8%	0. 0%	0. 0%	0. 0%	0. 0%	47. 8%	0. 0%
Ownership								
For profit, incorporated	11. 6%	18. 3%	11. 4%	8. 5%	6. 9%	6. 7%	15. 1%	6. 8%
For profit, unincorporated	18. 2%	20. 8%	17. 4%	11. 0%	6. 7% *	3. 6% *	20. 1%	6. 3%
Nonprofit	16. 5%	23. 2%	14. 4%	15. 7%	11. 4%	4. 0% *	19. 7%	11. 3%
Unknown	10. 8%	27. 6%	28. 9% *	16. 3% *	5. 1%	4. 6% *	25. 7%	5. 7%
Age of firm								
Less than 5 years	13. 3%	15. 3%	10. 3%	6. 2%	3. 7% *	4. 0% *	13. 9%	5. 7% *
5-9 years	12. 2%	14. 3%	10. 5%	7. 7%	6. 2% *	0. 5% *	13. 0%	5. 1%
10-19 years	15. 6%	19. 4%	12. 7%	8. 0%	5. 3%	17. 0%	16. 8%	9. 0%
20 or more years	14. 7%	28. 3%	13. 5%	10. 5%	7. 9%	7. 0%	21. 0%	7. 7%
Unknown	7. 5%	23. 0% *	12. 0%	13. 8%	7. 9%	5. 1%	15. 0%	6. 5%
Multi/single status								
2 or more locations	7. 8%	14. 3% *	11. 4%	11. 7%	7. 6%	6. 4%	12. 7%	7. 1%
1 location only	16. 4%	19. 6%	12. 4%	8. 3%	7. 0%	14. 3% *	17. 0%	7. 4%
Percent full-time employees								
Less than 25%	17. 0%	28. 5%	14. 7% *	11. 7%	15. 7% *	0. 7% *	22. 7%	8. 7%
25-49%	9. 5%	22. 9%	10. 4%	8. 6%	4. 1% *	0. 9% *	17. 8%	2. 3%
50-74%	13. 5%	20. 9%	14. 3%	10. 1%	4. 8%	2. 4%	18. 4%	4. 3%
75% or more	12. 9%	18. 5%	11. 9%	9. 7%	7. 8%	8. 0%	15. 9%	8. 2%
Union presence								
No union employees	12. 5%	19. 4%	11. 9%	9. 5%	6. 9%	3. 5%	16. 4%	5. 6%
Has union employees	13. 8%	15. 4%	22. 2%	15. 3%	14. 2%	11. 3%	18. 2%	11. 9%
Unknown	16. 4%	24. 8%	10. 3% *	7. 2% *	9. 1% *	15. 2%	20. 5%	14. 1%
Percent low wage employees								
50% or more low wage	13. 8%	31. 0%	13. 7%	7. 4%	5. 0% *	1. 4% *	24. 4%	3. 7%
Less than 50% low wage	13. 2%	17. 9%	12. 3%	9. 9%	7. 6%	4. 3%	15. 7%	6. 6%
Unknown	11. 1%	27. 5%	10. 2% *	11. 8% *	9. 5%	8. 5%	20. 8%	8. 9%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.b.(3)(1997) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	0.80%	0.72%	0.72%	0.75%	0.46%	0.44%	0.41%
Industry group								
Agric., fish., forest.	3.77%	5.72%	3.41%	7.13% *	6.38% *	0.00%	4.37%	5.98% *
Mining	7.48% *	15.61% *	0.00%	8.03% *	0.00%	2.77% *	12.07% *	2.79% *
Construction	1.38%	2.10%	2.49%	2.32%	5.01% *	6.91% *	1.54%	1.98%
Manufacturing	1.26%	3.61%	2.21%	1.55%	1.91%	2.11%	2.02%	1.15%
Transp., comm., util.	1.87%	5.51%	3.92%	4.92%	1.88%	4.42%	3.34%	2.85%
Wholesale trade	0.78%	1.84%	3.05%	2.81% *	4.04% *	1.87%	1.04%	1.74%
Retail trade	0.57%	2.08%	2.04%	0.89%	1.15%	0.28%	1.22%	0.43%
Fin., ins., real est.	1.08%	3.17%	3.59%	4.53%	1.68% *	1.04%	2.84%	1.12%
Services	0.70%	1.40%	1.62%	1.26%	1.32%	0.89%	1.12%	0.73%
Unknown	13.86%	13.86%	0.00%	0.00%	0.00%	0.00%	13.86%	0.00%
Ownership								
For profit, incorporated	0.34%	0.78%	0.68%	0.75%	0.94%	0.63%	0.43%	0.54%
For profit, unincorporated	1.01%	1.52%	3.16%	2.66%	2.71% *	1.19% *	1.18%	1.52%
Nonprofit	0.83%	2.83%	1.89%	2.48%	1.53%	1.49% *	1.28%	1.46%
Unknown	2.00%	6.22%	11.59% *	6.64% *	1.52%	1.90% *	6.19%	1.54%
Age of firm								
Less than 5 years	0.99%	1.20%	2.74%	0.98%	2.97% *	5.94% *	0.97%	1.73% *
5-9 years	0.99%	1.33%	2.02%	1.40%	2.69% *	1.18% *	1.02%	1.47%
10-19 years	1.15%	1.22%	1.81%	1.48%	1.30%	4.26%	1.10%	1.89%
20 or more years	0.72%	1.85%	0.81%	1.09%	1.55%	0.92%	1.15%	0.66%
Unknown	0.69%	8.47% *	2.82%	2.32%	1.50%	0.44%	2.45%	0.63%
Multi/single status								
2 or more locations	0.37%	4.48% *	2.08%	1.28%	0.79%	0.46%	1.52%	0.44%
1 location only	0.39%	0.76%	0.73%	0.76%	1.12%	5.70% *	0.41%	0.48%
Percent full-time employees								
Less than 25%	1.78%	4.06%	4.63% *	3.40%	5.34% *	0.67% *	2.82%	1.97%
25-49%	0.84%	3.34%	2.08%	2.29%	1.36% *	0.31% *	1.62%	0.43%
50-74%	1.12%	2.10%	2.13%	1.98%	1.31%	0.66%	1.80%	0.59%
75% or more	0.42%	1.00%	0.76%	0.93%	0.91%	0.61%	0.56%	0.57%
Union presence								
No union employees	0.27%	0.71%	0.60%	0.74%	0.74%	0.25%	0.40%	0.32%
Has union employees	1.70%	4.31%	4.76%	3.99%	2.61%	1.99%	2.70%	1.82%
Unknown	1.83%	3.89%	3.78% *	3.01% *	5.24% *	2.21%	2.96%	1.87%
Percent low wage employees								
50% or more low wage	1.29%	2.48%	2.36%	1.48%	1.83% *	0.45% *	2.01%	0.79%
Less than 50% low wage	0.47%	1.10%	0.71%	0.64%	0.67%	0.69%	0.62%	0.59%
Unknown	0.67%	3.01%	3.37% *	4.28% *	2.46%	0.79%	2.15%	0.86%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.c(1997) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.7%	48.2%	29.6%	19.8%	10.5%	9.1%	40.6%	10.7%
Industry group								
Agric., fish., forest.	48.1%	60.4%	33.3%	6.0% *	15.5% *	0.2% *	52.8%	8.2% *
Mining	54.8%	61.1%	71.4%	45.7% *	69.9%	25.6% *	57.4%	43.8% *
Construction	42.1%	50.9%	29.0%	31.7%	21.8% *	15.9% *	44.0%	22.4%
Manufacturing	25.6%	44.2%	26.5%	17.2%	16.1%	12.8%	32.9%	14.2%
Transp., commu., util.	39.3%	49.2%	21.5%	24.1%	7.5%	53.0%	38.3%	40.2%
Wholesale trade	34.7%	56.0%	33.7%	21.1%	7.9%	20.0%	45.7%	16.8%
Retail trade	16.9%	42.9%	28.1%	15.5%	9.0%	2.7%	34.1%	5.3%
Fin., ins., real est.	20.4%	44.0%	28.8%	24.3%	6.7%	2.0% *	40.0%	5.1%
Services	33.1%	48.1%	30.2%	18.5%	11.9%	5.6%	41.8%	10.1%
Unknown	39.3% *	39.3% *	0.0%	0.0%	0.0%	0.0%	39.3% *	0.0%
Ownership								
For profit, incorporated	26.9%	48.1%	28.6%	19.9%	10.0%	9.8%	39.0%	11.0%
For profit, unincorporated	37.6%	45.1%	32.1%	10.2% *	12.6% *	4.5% *	42.6%	6.7%
Nonprofit	34.7%	58.5%	35.3%	22.2%	11.4%	11.0% *	48.0%	12.5%
Unknown	16.2%	47.7%	26.5% *	29.3% *	11.3% *	1.8%	42.8%	7.1%
Age of firm								
Less than 5 years	38.6%	45.2%	24.2%	20.6%	9.5%	4.6% *	40.2%	16.7%
5-9 years	36.8%	45.4%	23.7%	24.1%	18.3%	13.1% *	38.6%	20.0%
10-19 years	36.9%	47.9%	27.9%	19.3%	9.1%	30.5%	40.7%	17.0%
20 or more years	28.0%	54.6%	34.8%	19.3%	10.2%	9.6%	43.6%	10.8%
Unknown	10.9%	42.1%	33.9%	18.2%	10.3%	6.8%	29.2%	8.7%
Multi/single status								
2 or more locations	11.7%	34.5%	31.7%	15.6%	9.7%	9.1%	25.3%	9.9%
1 location only	40.4%	48.6%	29.3%	22.9%	15.9%	8.1% *	41.9%	17.9%
Percent full-time employees								
Less than 25%	31.4%	51.3%	36.4%	32.8%	10.7%	3.5% *	45.9%	10.4%
25-49%	22.3%	49.3%	33.7%	21.4%	10.3%	1.8% *	41.3%	5.7%
50-74%	29.8%	48.1%	32.0%	19.8%	8.5%	2.5% *	42.0%	7.0%
75% or more	29.0%	48.0%	28.5%	18.7%	10.8%	11.4%	40.0%	12.0%
Union presence								
No union employees	28.2%	47.9%	28.2%	18.2%	8.3%	3.6%	40.0%	7.1%
Has union employees	40.5%	65.9%	64.4%	44.6%	33.6%	29.0%	62.7%	30.6%
Unknown	25.0%	45.4%	24.1% *	21.4%	15.9% *	16.7%	38.2%	17.3%
Percent low wage employees								
50% or more low wage	24.5%	50.0%	33.7%	23.2%	7.6%	0.4% *	43.9%	6.0%
Less than 50% low wage	32.7%	48.1%	29.4%	19.4%	12.1%	9.6%	40.5%	12.2%
Unknown	15.4%	47.4%	26.5%	18.5%	7.5%	10.3%	38.0%	10.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.c(1997) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	1.23%	1.17%	1.41%	0.43%	0.68%	0.66%	0.52%
Industry group								
Agric., fish., forest.	5.07%	7.68%	8.91%	3.02% *	9.44% *	0.06% *	5.39%	9.57% *
Mining	10.51%	15.82%	19.91%	15.05% *	20.26%	13.19% *	12.23%	13.50% *
Construction	2.30%	2.67%	2.69%	5.80%	7.83% *	8.35% *	2.63%	2.02%
Manufacturing	2.43%	5.57%	3.14%	3.41%	1.93%	1.97%	3.16%	1.18%
Transp., comm., util.	2.01%	6.03%	4.33%	6.93%	1.86%	4.91%	4.37%	2.83%
Wholesale trade	1.87%	3.64%	4.58%	1.42%	1.62%	3.38%	3.10%	1.99%
Retail trade	0.99%	2.60%	1.88%	2.25%	1.04%	0.41%	1.77%	0.58%
Fin., ins., real est.	1.07%	2.83%	4.57%	4.17%	1.95%	0.84% *	2.65%	0.92%
Services	0.92%	1.72%	1.66%	2.32%	0.95%	1.11%	1.22%	0.83%
Unknown	12.85% *	12.85% *	0.00%	0.00%	0.00%	0.00%	12.85% *	0.00%
Ownership								
For profit, incorporated	0.43%	0.97%	1.36%	1.62%	0.64%	0.78%	0.64%	0.57%
For profit, unincorporated	1.54%	2.26%	2.12%	3.14% *	3.83% *	1.42% *	1.88%	1.27%
Nonprofit	2.23%	3.17%	2.37%	4.20%	2.27%	3.63% *	2.85%	2.44%
Unknown	2.47%	8.27%	8.66% *	9.30% *	3.43% *	0.45%	7.76%	1.14%
Age of firm								
Less than 5 years	1.13%	2.06%	2.86%	2.92%	2.53%	10.02% *	1.26%	2.04%
5-9 years	1.91%	3.17%	2.22%	2.78%	4.36%	6.43% *	2.03%	2.74%
10-19 years	1.27%	1.53%	2.09%	1.32%	1.50%	5.47%	1.19%	2.87%
20 or more years	0.87%	2.11%	2.39%	1.91%	1.01%	1.50%	1.22%	1.06%
Unknown	0.50%	8.91%	3.52%	2.91%	1.01%	0.75%	3.57%	0.45%
Multi/single status								
2 or more locations	0.29%	3.44%	2.44%	1.84%	0.51%	0.69%	1.52%	0.45%
1 location only	0.66%	1.19%	1.26%	1.31%	1.94%	3.77% *	0.64%	1.35%
Percent full-time employees								
Less than 25%	2.70%	4.10%	6.94%	4.51%	2.82%	1.75% *	3.60%	1.96%
25-49%	1.60%	4.19%	4.63%	3.34%	2.30%	0.56% *	2.88%	0.81%
50-74%	1.24%	2.76%	2.68%	2.99%	1.44%	0.78% *	1.42%	1.00%
75% or more	0.50%	1.22%	1.55%	1.50%	0.80%	0.89%	0.68%	0.77%
Union presence								
No union employees	0.63%	1.22%	1.20%	1.45%	0.65%	0.43%	0.76%	0.42%
Has union employees	2.33%	6.83%	5.64%	4.99%	6.24%	3.21%	3.66%	2.42%
Unknown	2.52%	4.43%	8.14% *	6.16%	5.03% *	2.62%	3.31%	2.37%
Percent low wage employees								
50% or more low wage	2.16%	4.25%	3.71%	3.99%	1.77%	0.22% *	3.01%	0.97%
Less than 50% low wage	0.66%	1.33%	1.37%	1.33%	0.78%	1.71%	0.76%	1.01%
Unknown	0.69%	3.78%	5.86%	4.89%	1.17%	0.84%	2.89%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.c.(1)(1997) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.7%	14.1%	8.4%	5.9%	3.9%	3.6%	11.8%	3.9%
Industry group								
Agric., fish., forest.	6.8% *	7.6% *	8.4% *	0.0%	0.0%	0.0%	7.6% *	0.0%
Mining	11.1% *	18.1% *	17.3% *	2.7% *	0.0%	0.0%	12.8% *	3.7% *
Construction	11.2%	13.8%	8.0%	6.9% *	4.7% *	3.8% *	11.8%	5.1% *
Manufacturing	8.0%	15.4%	6.9% *	5.9% *	3.2% *	4.1% *	10.8%	3.7%
Transp., commu., util.	16.7%	19.3%	1.5% *	4.5% *	0.1% *	29.2%	12.2%	20.5%
Wholesale trade	10.1%	17.5%	10.5%	5.9%	2.6% *	3.2% *	14.2%	3.4% *
Retail trade	6.1%	15.8%	9.7%	5.5%	3.5% *	0.8%	12.2%	2.0%
Fin., ins., real est.	5.8%	12.5%	8.7%	5.0% *	2.5% *	0.6% *	11.2%	1.5%
Services	9.7%	13.4%	8.4%	6.5%	5.9%	2.1% *	11.8%	4.2%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Ownership								
For profit, incorporated	7.8%	13.0%	8.1%	5.6%	3.6%	3.9%	10.7%	4.1%
For profit, unincorporated	12.8%	15.5%	10.1% *	2.8% *	4.5% *	1.4%	14.5%	2.2% *
Nonprofit	11.0%	16.9%	9.8%	9.4%	5.6% *	3.6% *	14.2%	5.7%
Unknown	5.2% *	19.5% *	0.0%	0.0%	1.8% *	1.0% *	16.9% *	1.2% *
Age of firm								
Less than 5 years	12.6%	15.4%	5.2%	6.8% *	1.5% *	0.0% *	13.1%	5.7% *
5-9 years	11.2%	14.5%	6.9%	5.8%	1.9% *	2.4% *	12.0%	3.8%
10-19 years	10.7%	11.9%	9.6%	5.2%	3.0%	24.8%	10.7%	10.5%
20 or more years	8.5%	14.9%	9.7%	7.0%	4.9%	3.7%	12.4%	4.3%
Unknown	2.9%	13.4% *	6.7% *	3.5%	3.5%	1.8%	6.7%	2.5%
Multi/single status								
2 or more locations	4.0%	14.0%	6.2%	3.4%	3.8%	3.6%	5.9%	3.8%
1 location only	11.9%	14.1%	8.7%	7.7%	4.1%	2.0% *	12.3%	5.6%
Percent full-time employees								
Less than 25%	9.1%	11.4%	16.4% *	13.1%	4.0% *	0.0%	13.0%	3.6%
25-49%	8.5%	19.4%	10.5% *	5.5% *	5.6% *	1.4% *	14.6%	3.3%
50-74%	9.5%	14.9%	8.8%	8.0%	4.4% *	0.9% *	12.8%	3.3%
75% or more	8.5%	13.7%	7.8%	5.0%	3.6%	4.5%	11.4%	4.2%
Union presence								
No union employees	8.3%	14.2%	8.0%	5.5%	2.9%	0.8% *	11.8%	2.1%
Has union employees	14.6%	14.7% *	18.3%	10.8%	15.2%	14.5%	14.8%	14.5%
Unknown	8.3%	11.3%	8.0% *	8.3% *	5.2% *	7.2%	10.1%	7.2%
Percent low wage employees								
50% or more low wage	6.4%	11.8%	8.8%	7.8% *	2.5% *	0.2% *	11.0%	1.9% *
Less than 50% low wage	9.8%	14.2%	8.3%	5.7%	4.8%	4.0%	11.8%	4.6%
Unknown	5.5%	15.6%	10.2% *	5.2% *	2.1% *	4.0%	13.1%	3.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.c.(1)(1997) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.27%	0.70%	0.42%	0.73%	0.49%	0.58%	0.41%	0.38%
Industry group								
Agric., fish., forest.	2.13% *	2.74% *	2.57% *	0.00%	0.00%	0.00%	2.53% *	0.00%
Mining	5.69% *	7.11% *	10.29% *	2.34% *	0.00%	0.00%	7.19% *	6.92% *
Construction	0.93%	1.20%	1.80%	3.03% *	1.60% *	2.18% *	0.96%	2.00% *
Manufacturing	1.06%	2.93%	2.12% *	2.10% *	1.16% *	1.50% *	1.59%	0.87%
Transp., commu., util.	2.24%	5.28%	0.94% *	2.52% *	0.08% *	4.75%	2.29%	3.15%
Wholesale trade	1.41%	2.51%	2.61%	1.53%	1.43% *	2.16% *	2.05%	1.27% *
Retail trade	0.73%	2.22%	2.19%	1.33%	1.19% *	0.20%	1.64%	0.33%
Fin., ins., real est.	0.62%	1.67%	2.20%	1.61% *	1.59% *	0.33% *	1.38%	0.44%
Services	0.62%	1.06%	1.06%	1.26%	1.22%	0.71% *	0.69%	0.69%
Unknown	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	0.22%	0.49%	0.62%	0.79%	0.63%	0.65%	0.29%	0.42%
For profit, unincorporated	1.36%	1.72%	3.16% *	1.60% *	2.73% *	0.39%	1.60%	0.87% *
Nonprofit	1.36%	2.57%	2.61%	2.78%	1.85% *	2.74% *	1.68%	1.34%
Unknown	2.64% *	8.73% *	0.00%	0.00%	1.36% *	0.48% *	7.43% *	0.42% *
Age of firm								
Less than 5 years	0.93%	1.43%	1.14%	3.17% *	1.41% *	0.07% *	1.05%	2.70% *
5-9 years	0.83%	1.25%	1.94%	1.64%	1.01% *	1.83% *	0.99%	0.84%
10-19 years	0.75%	0.84%	1.12%	0.80%	0.80%	5.61%	0.61%	2.76%
20 or more years	0.50%	1.56%	1.33%	1.39%	1.12%	0.97%	0.81%	0.66%
Unknown	0.17%	5.18% *	2.83% *	0.83%	0.59%	0.36%	1.74%	0.30%
Multi/single status								
2 or more locations	0.31%	3.96%	1.79%	0.71%	0.52%	0.58%	1.31%	0.41%
1 location only	0.40%	0.68%	0.49%	0.80%	0.91%	1.69% *	0.41%	0.68%
Percent full-time employees								
Less than 25%	1.68%	3.33%	6.27% *	3.12%	2.39% *	0.00%	3.11%	0.86%
25-49%	1.01%	3.03%	3.77% *	2.19% *	2.22% *	0.47% *	1.97%	0.84%
50-74%	0.73%	1.31%	1.71%	2.07%	1.48% *	0.50% *	0.88%	0.80%
75% or more	0.37%	0.83%	0.58%	0.62%	0.48%	0.73%	0.56%	0.49%
Union presence								
No union employees	0.34%	0.73%	0.56%	0.64%	0.55%	0.24% *	0.47%	0.22%
Has union employees	1.78%	4.77% *	5.03%	2.77%	4.24%	1.99%	2.61%	1.90%
Unknown	1.17%	2.44%	3.06% *	4.27% *	2.09% *	2.07%	1.75%	1.69%
Percent low wage employees								
50% or more low wage	0.60%	1.42%	2.05%	2.38% *	0.88% *	0.19% *	0.87%	0.59% *
Less than 50% low wage	0.29%	0.59%	0.39%	0.75%	0.71%	1.03%	0.39%	0.53%
Unknown	0.62%	2.98%	3.70% *	1.71% *	0.80% *	0.80%	1.78%	0.74%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.c.(2)(1997) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.7%	23.6%	16.0%	10.6%	5.5%	5.4%	20.4%	6.0%
Industry group								
Agric., fish., forest.	26.9%	32.3%	20.7% *	6.0% *	15.5% *	0.2% *	29.1%	8.2% *
Mining	33.1%	26.7% *	54.1% *	24.9% *	69.9%	25.6% *	31.4%	40.0% *
Construction	24.4%	29.7%	14.4%	21.8%	10.3% *	8.3% *	25.3%	14.6%
Manufacturing	12.5%	16.2%	17.4%	9.3%	10.1%	6.1%	15.3%	8.0%
Transp., comm., util.	19.3%	15.6% *	10.9% *	12.1%	2.3% *	32.3%	14.4%	23.4%
Wholesale trade	20.3%	32.0%	18.6%	11.7%	3.9%	14.8%	26.1%	10.8%
Retail trade	7.3%	16.8%	13.5%	8.0%	3.6%	1.5% *	14.5%	2.6%
Fin., ins., real est.	10.1%	19.9%	15.5%	14.4%	5.7%	0.9% *	18.9%	3.2%
Services	16.7%	24.1%	16.2%	8.6%	5.8%	2.6%	21.1%	4.9%
Unknown	23.4% *	23.4% *	0.0%	0.0%	0.0%	0.0%	23.4% *	0.0%
Ownership								
For profit, incorporated	14.5%	24.7%	16.0%	11.3%	5.5%	5.9%	20.6%	6.3%
For profit, unincorporated	16.4%	20.0%	12.5%	3.8% *	6.2% *	1.2% *	18.6%	2.9% *
Nonprofit	16.7%	27.5%	19.2%	9.5%	5.3%	7.3% *	23.1%	6.0%
Unknown	6.1% *	15.3% *	0.0%	15.1% *	5.3% *	1.0% *	13.3% *	3.6% *
Age of firm								
Less than 5 years	19.8%	23.0%	13.7%	10.2%	6.8% *	1.4% *	20.7%	7.7%
5-9 years	19.9%	23.8%	13.3%	14.5%	12.6% *	11.2% *	20.6%	13.6%
10-19 years	19.7%	24.6%	12.7%	11.8%	4.3%	29.8%	20.8%	13.7%
20 or more years	13.1%	23.0%	19.2%	9.7%	5.1%	4.5%	20.1%	5.3%
Unknown	6.0%	21.3% *	24.1%	8.6%	5.3%	3.9%	17.1%	4.7%
Multi/single status								
2 or more locations	6.4%	12.6% *	20.7%	7.3%	4.8%	5.4%	13.4%	5.5%
1 location only	20.3%	23.9%	15.3%	13.1%	10.3%	7.1% *	21.0%	10.7%
Percent full-time employees								
Less than 25%	12.5%	19.6%	11.9% *	13.9%	5.8% *	3.0% *	17.5%	5.3%
25-49%	8.8%	17.6%	18.0%	8.8%	4.9% *	0.3% *	16.9%	1.7% *
50-74%	13.6%	21.7%	15.9%	7.2% *	4.5% *	1.5% *	19.2%	3.1%
75% or more	15.5%	24.6%	16.0%	11.2%	5.7%	6.9%	21.0%	7.1%
Union presence								
No union employees	14.1%	23.3%	15.2%	9.6%	4.6%	1.6%	19.9%	3.7%
Has union employees	28.1%	45.1%	39.1%	28.9%	14.4%	24.2%	41.3%	22.2%
Unknown	9.8%	17.9%	9.3% *	9.2% *	9.1% *	6.1%	15.0%	6.8%
Percent low wage employees								
50% or more low wage	10.5%	20.1%	17.1%	8.6%	4.9%	0.1% *	18.4%	3.0%
Less than 50% low wage	17.3%	24.5%	16.3%	11.0%	5.9%	7.5%	21.1%	7.3%
Unknown	6.6%	15.2%	9.8% *	9.1% *	4.6%	5.0%	12.7%	5.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.c.(2)(1997) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.21%	0.66%	0.84%	0.86%	0.40%	0.60%	0.31%	0.37%
Industry group								
Agric., fish., forest.	5.13%	6.90%	7.64% *	3.02% *	9.44% *	0.06% *	5.43%	9.57% *
Mining	6.47%	15.18% *	16.95% *	12.99% *	20.26%	13.19% *	8.57%	12.09% *
Construction	2.37%	2.74%	2.33%	4.98%	7.03% *	5.28% *	2.45%	2.94%
Manufacturing	1.20%	2.83%	3.08%	2.50%	2.05%	1.48%	1.68%	0.93%
Transp., comm., util.	2.44%	4.81% *	3.33% *	3.37%	0.90% *	3.96%	3.53%	2.95%
Wholesale trade	1.36%	3.20%	3.73%	3.07%	0.85%	3.53%	1.97%	2.22%
Retail trade	0.52%	1.69%	1.93%	1.80%	0.87%	0.46% *	1.02%	0.43%
Fin., ins., real est.	0.85%	1.72%	2.74%	2.82%	1.52%	0.36% *	1.35%	0.70%
Services	0.45%	0.99%	1.15%	0.96%	0.82%	0.73%	0.59%	0.28%
Unknown	10.73% *	10.73% *	0.00%	0.00%	0.00%	0.00%	10.73% *	0.00%
Ownership								
For profit, incorporated	0.32%	0.85%	1.00%	1.17%	0.49%	0.66%	0.54%	0.50%
For profit, unincorporated	1.24%	1.78%	1.75%	1.57% *	2.32% *	0.47% *	1.46%	0.93% *
Nonprofit	1.27%	2.94%	2.75%	1.61%	1.12%	2.99% *	1.93%	1.23%
Unknown	1.97% *	5.66% *	0.00%	8.19% *	4.18% *	0.46% *	5.15% *	1.28% *
Age of firm								
Less than 5 years	0.82%	1.35%	1.79%	3.00%	2.17% *	8.45% *	0.87%	2.19%
5-9 years	1.42%	2.32%	1.42%	1.80%	4.64% *	6.65% *	1.56%	2.90%
10-19 years	1.14%	1.24%	1.88%	2.03%	1.05%	5.32%	1.21%	2.50%
20 or more years	0.60%	1.70%	1.34%	1.25%	0.74%	1.02%	1.01%	0.62%
Unknown	0.62%	7.70% *	3.49%	2.17%	0.81%	0.58%	3.01%	0.35%
Multi/single status								
2 or more locations	0.27%	4.14% *	1.55%	0.75%	0.47%	0.60%	1.05%	0.33%
1 location only	0.36%	0.68%	0.92%	1.26%	1.46%	2.87% *	0.38%	1.20%
Percent full-time employees								
Less than 25%	1.73%	2.63%	4.49% *	2.45%	2.64% *	1.72% *	2.40%	1.31%
25-49%	0.77%	1.91%	2.63%	2.08%	1.93% *	0.29% *	1.35%	0.57% *
50-74%	0.98%	2.64%	1.95%	2.61% *	1.36% *	0.75% *	1.82%	0.62%
75% or more	0.26%	0.76%	1.33%	1.11%	0.55%	0.77%	0.35%	0.51%
Union presence								
No union employees	0.27%	0.62%	0.82%	0.87%	0.44%	0.24%	0.35%	0.20%
Has union employees	1.98%	5.19%	5.91%	4.81%	3.95%	2.70%	4.33%	1.90%
Unknown	1.44%	4.04%	5.11% *	3.40% *	5.94% *	1.49%	2.77%	1.10%
Percent low wage employees								
50% or more low wage	1.11%	1.64%	2.94%	2.32%	1.35%	0.06% *	1.21%	0.68%
Less than 50% low wage	0.31%	0.69%	0.89%	0.83%	0.56%	1.51%	0.33%	0.65%
Unknown	0.64%	4.03%	3.07% *	3.41% *	0.97%	0.68%	2.06%	0.58%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.c.(3)(1997) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.9%	12.7%	6.7%	4.9%	3.2%	4.5%	10.3%	4.1%
Industry group								
Agric., fish., forest.	15.9%	21.4%	8.6% *	0.0%	0.0%	0.0%	17.8%	0.0%
Mining	11.0% *	16.4% *	0.0%	18.1% *	0.0%	2.2% *	13.2% *	1.5% *
Construction	8.2%	9.0%	8.1%	5.5% *	7.6% *	7.2% *	8.4%	6.4% *
Manufacturing	7.9%	15.8%	4.6%	3.9% *	3.8% *	8.1%	9.4%	5.6%
Transp., comm., util.	20.9%	16.8% *	9.1%	9.7% *	5.2% *	36.0%	13.5%	27.1%
Wholesale trade	5.9%	8.8%	5.4% *	4.9% *	2.3% *	3.3% *	7.4%	3.4%
Retail trade	4.3%	12.0%	5.9%	2.8%	3.1%	0.4%	8.8%	1.2%
Fin., ins., real est.	6.5%	13.8%	6.3% *	8.3% *	1.8% *	1.3% *	11.8%	2.3%
Services	8.9%	12.8%	7.6%	4.9%	3.5%	2.7%	11.1%	3.2%
Unknown	15.8% *	15.8% *	0.0%	0.0%	0.0%	0.0%	15.8% *	0.0%
Ownership								
For profit, incorporated	7.2%	12.1%	6.1%	4.5%	2.8%	4.9%	9.4%	4.4%
For profit, unincorporated	10.3%	11.9%	10.9%	4.0% *	2.3% *	2.5% *	11.6%	1.9% *
Nonprofit	10.2%	17.9%	7.5%	6.5%	4.4%	2.7% *	13.8%	4.1%
Unknown	6.1%	16.0%	26.5% *	14.2% *	4.7% *	0.5% *	15.4%	3.0% *
Age of firm								
Less than 5 years	8.0%	9.1%	6.2% *	4.6%	2.8% *	3.2% *	8.3%	4.8% *
5-9 years	7.0%	8.5%	4.3%	5.4%	4.0% *	0.5% *	7.3%	3.9% *
10-19 years	10.3%	13.5%	7.1%	3.6%	2.0% *	14.6%	11.0%	6.3%
20 or more years	9.3%	18.8%	7.7%	4.5%	3.4%	5.9%	13.3%	4.9%
Unknown	3.8%	15.5% *	6.8% *	7.5% *	3.2%	2.6%	8.9%	3.1%
Multi/single status								
2 or more locations	4.6%	13.0% *	6.1%	5.7%	3.1%	4.5%	7.8%	4.2%
1 location only	10.1%	12.7%	6.8%	4.3%	4.1%	1.1% *	10.6%	4.0%
Percent full-time employees								
Less than 25%	11.1%	21.6%	9.2% *	7.7% *	3.4% *	0.5% *	16.9%	2.7%
25-49%	6.4%	15.4%	6.6% *	8.0%	1.7% *	0.1% *	12.2%	1.2% *
50-74%	8.8%	14.5%	8.7%	6.1%	2.4% *	0.8% *	12.5%	2.0%
75% or more	7.7%	11.6%	6.2%	4.2%	3.5%	5.9%	9.4%	5.0%
Union presence								
No union employees	7.3%	12.4%	6.4%	4.6%	2.4%	1.7%	10.1%	2.4%
Has union employees	10.3%	12.0%	14.4%	10.5%	11.0%	8.8%	12.8%	9.2%
Unknown	13.1%	18.1%	7.5% *	4.1% *	6.1% *	13.3%	14.7%	12.1%
Percent low wage employees								
50% or more low wage	8.8%	20.6%	7.8% *	6.8%	1.8% *	0.1% *	16.2%	1.7%
Less than 50% low wage	7.8%	11.4%	6.6%	4.5%	3.9%	2.4%	9.5%	3.3%
Unknown	7.7%	20.1%	6.9% *	7.0% *	2.1% *	6.6%	14.8%	6.1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.c.(3)(1997) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	0.90%	0.60%	0.44%	0.42%	0.28%	0.59%	0.22%
Industry group								
Agric., fish., forest.	3.75%	5.14%	2.93% *	0.00%	0.00%	0.00%	4.06%	0.00%
Mining	7.70% *	13.39% *	0.00%	8.03% *	0.00%	2.77% *	12.35% *	2.79% *
Construction	0.79%	1.29%	1.78%	2.33% *	4.40% *	6.91% *	0.90%	2.08% *
Manufacturing	1.38%	4.22%	1.30%	1.16% *	1.46% *	1.97%	2.16%	0.98%
Transp., comm., util.	1.89%	5.16% *	2.31%	3.53% *	1.70% *	4.06%	2.75%	2.84%
Wholesale trade	0.87%	1.62%	2.99% *	1.66% *	1.27% *	1.66% *	1.24%	0.85%
Retail trade	0.36%	1.69%	1.24%	0.59%	0.65%	0.12%	0.76%	0.17%
Fin., ins., real est.	0.61%	2.02%	2.84% *	5.10% *	0.92% *	0.61% *	1.71%	0.52%
Services	0.67%	1.21%	1.00%	0.83%	0.73%	0.69%	0.95%	0.53%
Unknown	5.02% *	5.02% *	0.00%	0.00%	0.00%	0.00%	5.02% *	0.00%
Ownership								
For profit, incorporated	0.42%	0.96%	0.64%	0.53%	0.65%	0.38%	0.65%	0.26%
For profit, unincorporated	1.03%	1.43%	2.74%	2.02% *	1.75% *	1.26% *	1.21%	0.68% *
Nonprofit	1.01%	2.86%	1.92%	1.53%	1.15%	1.47% *	1.42%	1.10%
Unknown	1.00%	3.97%	8.66% *	6.53% *	1.55% *	0.17% *	3.79%	0.89% *
Age of firm								
Less than 5 years	0.93%	1.02%	1.97% *	1.23%	1.56% *	6.00% *	0.94%	2.01% *
5-9 years	0.98%	1.42%	0.95%	1.07%	1.85% *	1.18% *	1.08%	1.29% *
10-19 years	0.95%	1.30%	1.25%	0.98%	0.89% *	3.73%	1.02%	1.72%
20 or more years	0.54%	1.44%	0.93%	0.67%	0.91%	0.77%	0.76%	0.49%
Unknown	0.39%	5.52% *	2.67% *	2.56% *	0.68%	0.35%	2.06%	0.30%
Multi/single status								
2 or more locations	0.25%	3.94% *	1.47%	1.00%	0.45%	0.28%	1.33%	0.25%
1 location only	0.58%	0.90%	0.63%	0.35%	0.92%	2.02% *	0.62%	0.39%
Percent full-time employees								
Less than 25%	1.51%	3.34%	3.82% *	3.38% *	1.26% *	0.66% *	2.46%	0.80%
25-49%	0.66%	1.81%	3.07% *	2.35%	1.15% *	0.07% *	1.02%	0.42% *
50-74%	1.05%	2.19%	2.15%	1.56%	1.10% *	0.42% *	1.50%	0.39%
75% or more	0.39%	0.96%	0.77%	0.52%	0.48%	0.41%	0.64%	0.36%
Union presence								
No union employees	0.39%	0.85%	0.51%	0.51%	0.48%	0.31%	0.61%	0.18%
Has union employees	1.25%	2.78%	4.00%	3.13%	2.87%	1.87%	1.39%	1.40%
Unknown	2.31%	4.59%	3.79% *	1.92% *	5.00% *	2.48%	3.62%	2.16%
Percent low wage employees								
50% or more low wage	1.29%	2.88%	3.14% *	1.61%	0.81% *	0.14% *	2.34%	0.47%
Less than 50% low wage	0.57%	1.11%	0.74%	0.39%	0.45%	0.36%	0.77%	0.29%
Unknown	0.60%	2.93%	2.77% *	4.00% *	0.80% *	0.62%	2.12%	0.60%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.d(1997) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.1%	10.3%	14.1%	21.5%	37.0%	67.1%	12.4%	51.9%
Industry group								
Agric., fish., forest.	12.8%	11.2% *	12.7% *	20.7% *	18.7% *	32.8% *	11.9%	20.6% *
Mining	8.1%	0.0%	0.0%	0.0%	30.8% *	55.0%	0.0%	42.7% *
Construction	9.6%	7.7%	8.3%	14.6%	33.7%	21.4% *	8.1%	25.8%
Manufacturing	26.6%	6.6%	21.7%	25.3%	32.7%	61.3%	15.3%	44.0%
Transp., comm., util.	40.4%	13.6%	15.4% *	18.4%	26.7%	79.0%	14.1%	62.6%
Wholesale trade	25.5%	11.8%	18.1%	17.2%	29.4%	62.3%	14.3%	43.8%
Retail trade	34.9%	10.8%	11.3%	17.0%	30.8%	61.8%	12.1%	50.2%
Fin., ins., real est.	42.1%	11.7%	18.1%	21.5%	46.0%	77.2%	14.0%	64.1%
Services	22.9%	10.4%	13.1%	27.0%	43.9%	68.6%	12.4%	50.9%
Unknown	18.6% *	18.6% *	0.0%	0.0%	0.0%	0.0%	18.6% *	0.0%
Ownership								
For profit, incorporated	30.1%	10.1%	14.0%	19.4%	34.7%	68.6%	12.4%	53.5%
For profit, unincorporated	15.8%	10.3%	13.7%	27.3%	35.7%	58.0%	11.1%	44.7%
Nonprofit	25.0%	10.5%	13.8%	29.2%	45.5%	57.3%	14.0%	43.4%
Unknown	41.4%	16.1% *	61.0% *	28.6% *	40.6%	55.1%	20.5%	48.5%
Age of firm								
Less than 5 years	13.4%	11.4%	15.7%	19.0%	31.5%	30.2%	12.6%	25.3%
5-9 years	13.2%	9.2%	13.3%	21.7%	35.0%	49.5%	11.0%	33.2%
10-19 years	15.9%	9.9%	12.5%	17.7%	24.7%	77.0%	11.2%	40.4%
20 or more years	34.7%	9.8%	13.5%	22.6%	33.8%	80.2%	12.9%	58.8%
Unknown	47.6%	21.2% *	23.7%	24.9%	42.0%	57.0%	23.3%	50.5%
Multi/single status								
2 or more locations	49.9%	15.9% *	17.3%	19.1%	36.9%	67.1%	18.0%	54.2%
1 location only	13.2%	10.2%	13.6%	23.3%	37.8%	66.4%	11.9%	31.4%
Percent full-time employees								
Less than 25%	21.5%	8.7%	4.2% *	8.9% *	26.2%	68.4%	7.9%	41.3%
25-49%	32.5%	6.4%	9.0% *	9.8%	23.1%	72.2%	7.6%	54.2%
50-74%	23.8%	11.7%	8.4%	21.0%	36.5%	62.0%	11.3%	47.2%
75% or more	28.8%	10.4%	16.0%	23.6%	39.5%	66.9%	13.2%	53.0%
Union presence								
No union employees	24.2%	9.9%	13.6%	21.0%	36.0%	60.4%	12.0%	46.0%
Has union employees	58.2%	19.8% *	23.2%	30.8%	45.9%	86.0%	21.9%	74.4%
Unknown	52.0%	13.8%	16.2%	19.0% *	43.0%	80.7%	15.0%	73.6%
Percent low wage employees								
50% or more low wage	27.6%	10.2%	7.9%	12.0%	26.5%	72.1%	10.1%	44.2%
Less than 50% low wage	22.5%	10.0%	14.3%	22.8%	37.5%	74.7%	12.4%	49.1%
Unknown	50.5%	15.1%	18.9%	20.9%	45.0%	61.4%	16.3%	58.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.d(1997) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	0.50%	1.02%	0.83%	1.31%	0.98%	0.38%	0.74%
Industry group								
Agric., fish., forest.	3.64%	3.38% *	4.47% *	7.46% *	13.09% *	14.78% *	3.42%	6.77% *
Mining	1.99%	0.00%	0.00%	0.00%	13.81% *	14.06%	0.00%	14.47% *
Construction	1.04%	1.13%	2.21%	2.76%	6.74%	16.31% *	1.19%	3.52%
Manufacturing	1.37%	1.64%	2.69%	2.77%	2.77%	2.47%	2.02%	1.32%
Transp., comm., util.	2.59%	3.84%	5.42% *	4.54%	5.55%	3.84%	2.44%	3.42%
Wholesale trade	1.41%	2.08%	3.66%	1.77%	4.93%	4.34%	1.54%	2.60%
Retail trade	1.18%	1.41%	2.10%	1.32%	2.43%	2.14%	0.85%	1.74%
Fin., ins., real est.	1.66%	1.54%	4.46%	4.02%	3.53%	2.92%	1.56%	1.45%
Services	0.67%	0.70%	1.20%	1.74%	3.02%	1.27%	0.51%	1.62%
Unknown	6.36% *	6.36% *	0.00%	0.00%	0.00%	0.00%	6.36% *	0.00%
Ownership								
For profit, incorporated	0.53%	0.55%	1.22%	1.00%	1.58%	1.27%	0.58%	0.83%
For profit, unincorporated	1.19%	1.28%	2.84%	4.65%	4.70%	7.17%	1.09%	3.56%
Nonprofit	0.59%	1.65%	2.05%	2.25%	2.13%	3.29%	1.30%	2.18%
Unknown	2.97%	5.44% *	18.58% *	8.58% *	6.98%	2.54%	5.31%	3.46%
Age of firm								
Less than 5 years	0.91%	0.84%	4.08%	3.27%	6.23%	7.69%	1.07%	2.78%
5-9 years	1.11%	1.35%	2.52%	2.51%	7.78%	9.49%	1.29%	3.60%
10-19 years	1.34%	1.23%	2.37%	1.35%	3.81%	5.21%	1.06%	3.53%
20 or more years	1.19%	1.36%	1.57%	1.77%	1.49%	1.81%	0.79%	1.63%
Unknown	1.06%	8.37% *	2.54%	3.28%	1.87%	1.48%	2.47%	1.20%
Multi/single status								
2 or more locations	0.65%	5.21% *	2.50%	1.47%	1.45%	0.98%	1.97%	0.80%
1 location only	0.38%	0.51%	1.23%	0.93%	2.25%	9.30%	0.38%	1.29%
Percent full-time employees								
Less than 25%	2.68%	2.10%	1.56% *	3.46% *	2.47%	5.43%	1.39%	4.05%
25-49%	1.54%	1.54%	2.89% *	2.11%	3.54%	2.04%	1.32%	1.97%
50-74%	1.17%	1.32%	2.21%	2.48%	4.79%	3.79%	0.83%	2.01%
75% or more	0.42%	0.49%	1.21%	0.94%	1.43%	1.35%	0.44%	0.79%
Union presence								
No union employees	0.41%	0.48%	0.95%	0.82%	1.39%	1.23%	0.47%	0.70%
Has union employees	2.27%	5.98% *	5.26%	5.49%	5.57%	2.91%	3.06%	2.78%
Unknown	2.79%	2.95%	3.92%	6.48% *	7.04%	1.97%	2.67%	2.29%
Percent low wage employees								
50% or more low wage	1.55%	1.64%	2.00%	2.08%	3.09%	4.78%	1.03%	2.52%
Less than 50% low wage	0.54%	0.54%	1.16%	0.86%	1.77%	1.18%	0.43%	1.37%
Unknown	1.54%	1.63%	3.84%	3.72%	3.95%	1.62%	1.72%	1.75%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.e(1997) Percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 1997

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	28.1%	25.2%	84.4%	37.8%	61.3%	21.6%	19.5%	65.8%
Firm size								
Less than 50 employees	12.4%	22.8%	81.0%	32.3%	53.4%	9.6%	9.6%	57.8%
50+ employees	51.9%	28.9%	89.5%	46.1%	73.2%	39.7%	34.6%	78.0%
Less than 10 employees	10.3%	24.6%	78.8%	32.0%	50.1%	8.7%	8.5%	46.8%
10-24 employees	14.1%	19.7%	84.3%	31.8%	58.6%	10.4%	11.0%	75.2%
25-99 employees	21.5%	18.4%	87.4%	36.0%	60.8%	14.8%	13.9%	82.2%
100-999 employees	37.0%	22.7%	87.0%	38.2%	68.5%	25.1%	23.2%	84.8%
1000+ employees	67.1%	35.0%	91.1%	52.6%	78.6%	52.9%	45.2%	73.2%
Industry group								
Agric., fish., forest.	12.8%	34.7%	68.3%	21.4%	52.7%	10.1%	10.3%	43.5%
Mining	8.1%	25.2%	76.1%	17.5%	61.5%	20.7%	25.1%	62.4%
Construction	9.6%	18.8%	83.5%	29.3%	57.3%	9.6%	9.2%	67.7%
Manufacturing	26.6%	23.3%	86.0%	38.9%	59.2%	18.1%	15.8%	78.1%
Transp., commu., util.	40.4%	38.1%	84.1%	40.9%	64.4%	38.5%	36.8%	69.3%
Wholesale	25.5%	21.3%	86.2%	35.1%	63.4%	21.2%	17.5%	68.9%
Retail	34.9%	26.5%	85.7%	40.7%	63.6%	26.2%	23.1%	76.9%
Fin., ins., real est.	42.1%	25.3%	86.9%	43.3%	70.3%	41.4%	36.5%	57.2%
Services	22.9%	24.7%	83.2%	37.0%	57.3%	13.2%	12.7%	58.2%
Unknown	18.6%	47.8%	52.2%	0.0%	52.2%	9.7%	9.7%	15.8%
Ownership								
For profit, incorporated	30.1%	24.7%	85.8%	38.3%	63.6%	23.2%	21.1%	69.6%
For profit, unincorporated	15.8%	27.5%	78.6%	34.8%	49.9%	12.6%	10.0%	53.1%
Nonprofit	25.0%	24.7%	82.0%	38.5%	55.8%	21.0%	20.2%	51.7%
Unknown	41.4%	27.4%	83.7%	36.0%	69.2%	21.9%	20.4%	69.7%
Age of firm								
Less than 5 years	13.4%	19.0%	84.4%	34.7%	54.7%	7.8%	6.9%	58.1%
5-9 years	13.2%	18.3%	85.3%	35.9%	55.4%	7.2%	6.7%	61.7%
10-19 years	15.9%	23.3%	82.7%	33.2%	57.1%	9.2%	9.2%	62.8%
20 or more years	34.7%	29.7%	83.9%	42.6%	61.0%	31.3%	28.8%	64.1%
Unknown	47.6%	27.9%	86.2%	37.6%	73.4%	35.3%	30.2%	78.9%
Multi/single status								
2 or more locations	49.9%	29.5%	88.5%	44.6%	72.3%	38.8%	33.9%	77.2%
1 location only	13.2%	22.3%	81.6%	33.2%	53.7%	9.8%	9.6%	57.9%
Percent full-time employees								
Less than 25%	21.5%	33.5%	76.0%	35.7%	49.4%	16.8%	15.6%	55.2%
25-49%	32.5%	26.5%	84.9%	44.0%	62.6%	23.4%	22.0%	70.2%
50-74%	23.8%	27.1%	81.1%	38.5%	55.7%	14.5%	13.0%	66.1%
75% or more	28.8%	24.3%	85.4%	37.2%	62.8%	22.9%	20.7%	65.8%
Union presence								
No union employees	24.2%	23.6%	84.0%	35.8%	59.9%	18.2%	16.6%	66.3%
Has union employees	58.2%	32.5%	89.3%	51.0%	74.8%	48.1%	42.1%	73.6%
Unknown	52.0%	39.1%	85.7%	52.5%	66.6%	41.6%	36.8%	52.4%
Percent low wage employees								
50% or more low wage	27.6%	31.2%	79.3%	35.6%	57.2%	18.7%	18.4%	68.2%
Less than 50% low wage	22.5%	22.0%	84.9%	37.3%	59.8%	17.9%	16.4%	65.1%
Unknown	50.5%	34.6%	85.0%	40.9%	69.2%	37.3%	32.1%	67.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table I.A.2.e(1997) Standard error for percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 1997

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	0.37%	0.46%	0.34%	0.59%	0.55%	0.76%	0.70%	0.65%
Firm size								
Less than 50 employees	0.38%	0.56%	0.57%	0.60%	0.62%	0.50%	0.61%	0.63%
50+ employees	0.74%	0.88%	0.36%	1.08%	0.58%	1.39%	1.12%	1.09%
Less than 10 employees	0.50%	1.03%	0.95%	0.94%	1.00%	0.56%	0.72%	1.45%
10-24 employees	1.02%	1.17%	0.92%	0.81%	0.78%	0.51%	0.70%	1.21%
25-99 employees	0.83%	1.19%	0.69%	0.90%	1.18%	0.96%	0.76%	0.65%
100-999 employees	1.31%	1.26%	0.92%	1.65%	0.97%	1.08%	1.30%	1.03%
1000+ employees	0.98%	1.14%	0.25%	1.36%	0.82%	1.89%	1.66%	1.65%
Industry group								
Agric., fish., forest.	3.64%	4.04%	3.48%	4.21%	4.49%	2.45%	2.72%	3.73%
Mining	1.99%	10.00%	9.09%	4.86%	9.25%	6.03%	7.67%	8.28%
Construction	1.04%	0.94%	1.07%	1.27%	1.60%	1.04%	1.21%	3.03%
Manufacturing	1.37%	1.58%	1.23%	1.41%	2.37%	1.15%	1.17%	1.97%
Transp., comm., util.	2.59%	2.27%	1.66%	2.38%	2.26%	1.57%	1.25%	2.49%
Wholesale	1.41%	1.54%	1.28%	2.51%	2.01%	0.93%	1.31%	2.16%
Retail	1.18%	1.45%	1.13%	1.31%	1.16%	1.34%	0.83%	1.29%
Fin., ins., real est.	1.66%	1.95%	1.04%	1.74%	2.29%	2.81%	2.42%	1.57%
Services	0.67%	0.66%	0.90%	0.73%	0.41%	0.56%	0.71%	0.84%
Unknown	6.36%	13.86%	14.54%	0.00%	14.54%	10.16%	10.16%	5.02%
Ownership								
For profit, incorporated	0.53%	0.59%	0.25%	0.34%	0.48%	0.83%	0.76%	0.86%
For profit, unincorporated	1.19%	1.38%	1.25%	2.22%	1.65%	1.31%	1.11%	1.71%
Nonprofit	0.59%	0.98%	0.83%	0.99%	1.44%	0.95%	0.97%	1.25%
Unknown	2.97%	2.68%	2.89%	4.62%	4.10%	1.31%	1.59%	3.68%
Age of firm								
Less than 5 years	0.91%	1.29%	1.10%	2.03%	1.58%	0.82%	0.88%	1.96%
5-9 years	1.11%	1.20%	1.08%	1.27%	1.48%	0.83%	0.86%	1.25%
10-19 years	1.34%	0.91%	1.06%	1.00%	1.35%	0.60%	0.75%	1.27%
20 or more years	1.19%	1.08%	0.63%	0.98%	1.12%	1.64%	1.38%	0.99%
Unknown	1.06%	1.25%	0.73%	1.28%	0.67%	1.36%	1.34%	0.66%
Multi/single status								
2 or more locations	0.65%	0.86%	0.46%	1.07%	0.79%	1.46%	1.19%	1.14%
1 location only	0.38%	0.54%	0.51%	0.58%	0.65%	0.33%	0.45%	0.59%
Percent full-time employees								
Less than 25%	2.68%	1.36%	2.00%	2.89%	2.72%	2.01%	2.16%	2.93%
25-49%	1.54%	1.59%	1.12%	1.03%	1.99%	2.11%	2.00%	2.52%
50-74%	1.17%	1.24%	1.24%	1.49%	1.62%	0.85%	0.93%	0.96%
75% or more	0.42%	0.48%	0.42%	0.89%	0.67%	0.98%	0.83%	0.71%
Union presence								
No union employees	0.41%	0.42%	0.34%	0.60%	0.66%	0.65%	0.62%	0.68%
Has union employees	2.27%	1.93%	1.52%	2.57%	2.80%	2.50%	2.49%	2.08%
Unknown	2.79%	2.76%	1.95%	1.96%	3.23%	3.23%	3.09%	2.43%
Percent low wage employees								
50% or more low wage	1.55%	1.51%	1.36%	1.70%	1.42%	1.65%	1.61%	2.56%
Less than 50% low wage	0.54%	0.66%	0.53%	0.84%	0.77%	0.81%	0.77%	0.65%
Unknown	1.54%	1.37%	0.70%	1.10%	1.08%	1.46%	1.32%	1.54%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).